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A Study of Employee Relocation Policies Among Major U.S. Corporations—1983

Conducted By:
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Sponsored By:
Merrill Lynch
Relocation Management Inc.

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INTRODUCTION

This report contains the results of the Eleventh Annual Survey of Corporate Relocation Policies sponsored by Merrill Lynch Relocation Management Inc. This survey of 1982 relocation policies was designed and conducted by Hagen Marketing Research Inc. Most of the questions in this survey were identical to those asked in previous surveys. Where identical questions were asked, year to year comparisons were made.

STUDY OBJECTIVES

The objectives of this survey were to obtain information concerning employee relocation policies of major U.S. corporations in order to help those responsible for establishing and implementing their companies' policies. To meet these objectives, the survey addressed the following topics:

1. The total number of employees relocated during 1982 and a comparison with employees transferred in 1981.
2. Number of employees transferred in 1982 who were women.
3. Anticipated number of transfers in 1983.
4. Total number of homeowners transferred in 1982.
5. Average cost to transfer a homeowner in 1982.
6. Corporate policies regarding the disposal of transferred employees' former living quarters.
7. Expenses incurred in disposing of relocated employees' former living quarters which were reimbursed and limitations of those reimbursements.
8. Companies which provided equity loans or advances to transferred homeowners.
9. Problems experienced in connection with relocated employees disposing of their former living quarters.
10. Expenses incurred in connection with transferred employees purchasing a new home which were reimbursed and limitations on those reimbursements.
11. Problems experienced by relocated employees in getting mortgages and steps taken by corporations to alleviate this difficulty.
12. Companies which provided actual mortgages to transferred homeowners and how these programs were implemented.
13. Companies which provided mortgage interest differential allowances to transferred homeowners, how MIDA programs were implemented and methods of payment.
14. Companies which provided mortgage buy-downs for new home purchases and how mortgage buy-down programs were implemented.
15. Steps companies have taken to encourage employees to refinance high interest mortgages.
16. Expenses reimbursed for non-homeowners (renters) who were relocated.
17. Non-real estate related expenses which were reimbursed including:
    A. House hunting trips.
    B. Temporary living at the new location.
    C. Shipment of household goods and the responsibility for making shipping arrangements.
    D. Additional allowances for incidental expenses.
    E. Additional tax liability resulting from the payment of non-deductible expenses.
18. Whether relocated employees were assisted with cost of living differentials, how cost of living programs were implemented and methods of payment.
19. Average cost for subsidy payments such as MIDA, COLA, direct mortgage assistance and tax adder payments.
20. Corporate policy on providing job finding assistance for working spouses of relocated employees and type of assistance offered.
21. Whether new professional hires or new college graduate hires were eligible for the same reimbursements as current employees being relocated and reimbursements for which they were eligible.
22. Transfer of employees on short term assignment (either domestically or internationally) and the kind of assistance provided.

23. An estimate of employees who refused transfer for any reason.
24. Other aspects of companies' relocation programs including those which offer flexible benefit programs; whether employees were required to pay back relocation expenses if they left the company after being transferred; and firms which offered to transfer employees again if the original move didn't work out.
25. Recent changes in corporate relocation policy and changes planned for 1983.

STUDY PROCEDURE

Respondents for this survey were selected from among firms in *Fortune* magazine's top 1,000 industrial companies plus those in *Fortune's* "top 50" lists of non-industrial firms. Many of the firms interviewed were also contacted in previous years. Firms interviewed, which requested a copy, received a report of the findings directly from Merrill Lynch Relocation Management.

All interviews for this study were conducted by long distance (WATS) telephone from a central location in New Jersey. Prior to conducting the full-scale study, questions were carefully pre-tested to insure accurate results. Individuals interviewed at each firm were those who stated their primary concern was the administration of their company's policy regarding the relocation of employees. A total of 608 interviews were conducted between January 3 and January 28, 1983.

REPORT PRESENTATION

The results of this study have been presented by type of industry and by number of relocated homeowners so comparisons could easily be made. Due to the difference in sample, minor variations from one year to the other may be expected. Listed below were the number of respondents in each category:

Industry Group

	NUMBER OF INTERVIEWS				
	1982	1981	1980	1979	1978
Petroleum and Gas	26	30	32	34	24
Food Preparation and Distribution	43	43	45	52	54
Metals Manufacturing	25	31	33	25	23
Mining	14	4	7	6	10
Industrial Machinery and Equipment	88	91	88	74	47
Banking, Finance, Accounting and Insurance	79	77	60	85	89
Retailing and Wholesaling	18	16	11	20	15
Transportation	22	17	17	24	46
Public Utilities	26	30	29	33	35
Aeronautics, Space and Electronics	23	29	32	31	8
Computers, Calculators and Business Machines	22	12	20	17	12
Chemicals and Plastics	41	39	43	32	38
Pharmaceuticals and Cosmetics	24	17	15	14	16
Hardware, Appliances and Housewares	22	17	20	13	28
Wood and Paper	20	18	29	28	28
Rubber and Rubber Products	7	7	7	5	7
Textiles, Clothing and Carpeting	23	25	28	24	15
Publishing and Printing	16	20	11	18	19
Automotive Manufacturing	14	19	17	20	21
All Others	55	67	61	52	68

Number of Transferred Homeowners

	NUMBER OF INTERVIEWS				
	1982	1981	1980	1979	1978
Under 25	294	268	273	252	223
25-49	109	107	108	97	96
50-99	73	97	76	99	107
100-249	89	80	89	95	116
250-499	29	29	35	31	41
500 or More	14	16	16	20	20
Not Stated or Unknown	–	12	8	13	–
Total Firms Interviewed	608	609	605	607	603

SECTION I

EMPLOYEE TRANSFER EXPERIENCE IN 1982

The average firm interviewed in this year's survey relocated 132 employees, a decrease of about 11% from the 148 employee transfers by the same firms last year and a decrease of 6% from the 140 reported by last year's sample.

By industry, those companies with the greatest number of transferred employees were in Business Machines (537), Petroleum and Gas (404), Hardware, Housewares and Appliances (240) and Rubber Products (213). Companies with the fewest number of transferred employees were in Industrial Machinery and Equipment (41), Metals Manufacturing (42), Publishing and Printing (42), and Mining (55).

While there was an overall decrease in the average number of transfers compared with last year, two industries reported significant increases. Companies in Publishing and Printing increased their transfer activity by 45% while those in Mining were up 34% over 1981. Companies in Wood and Paper (off 28%), Textiles (off 26%), Petroleum and Gas (also off 26%), Chemicals and Plastics (off 24%) and Industrial Machinery (off 23%) showed the largest decline in transfer activity.

Average Number of Employees Transferred

	1982	1981	% Change
Petroleum and Gas	404	548	−26
Food Preparation and Distribution	83	80	+ 4
Metals Manufacturing	42	51	−18
Mining	55	41	+34
Industrial Machinery and Equipment	41	53	−23
Banking, Finance, Accounting and Insurance	111	109	+ 2
Retailing and Wholesaling	147	153	− 4
Transportation	167	193	−13
Utilities	79	73	+ 8
Aeronautics, Space and Electronics	171	181	− 6
Computers, Calculators and Business Machines	537	561	− 4
Chemicals and Plastics	131	172	−24
Pharmaceuticals and Cosmetics	123	126	− 2
Hardware, Housewares and Appliances	240	282	−15
Wood and Paper	79	109	−28
Rubber and Rubber Products	213	231	− 8
Textiles, Clothing and Carpeting	128	174	−26
Publishing and Printing	42	29	+45
Automotive Manufacturing	138	149	− 7
All Other	100	122	−18

Expectations For 1983

Looking ahead to 1983, 50% of the companies surveyed expected their transfer situation to remain about the same as in 1982. Fourteen percent of the companies surveyed said they will have an increase in 1983; however, 36% said they will have a decrease. Firms anticipating a decrease in transfer activity were about the same as last year and remained at the highest level since this annual survey was first conducted in 1972.

Women Transfers

About 12% of the firms surveyed had no record of women relocated in 1982. Among firms who did, the average firm transferred 7 women and only 21% of the firms transferred more than 10 women. Approximately 6% of all employees transferred by firms in 1982 were women. This was slightly higher than the 5% reported both last year and in 1980.

Homeowner Transfers In 1982

Of the 132 average number of employees transferred by the firms interviewed in this survey, 79 or 60% were homeowners. While this percentage is somewhat higher than last year's, the average number of homeowner transfers continued a decline which began in 1978.

Homeowner Tranfers in 1982

	1982	1981	1980	1979	1978	1977	1976	1975
Average Total Transfers	132	140	124	143	157	157	166	151
Average Homeowner Transfers	79	80	82	95	101	98	108	102
% of Total Transfers Who Were Homeowners	60	57	66	66	64	62	65	68

Homeowner Transfers as a Percent of Total

Industry Group	1982 All Transfers	1982 Homeowner Transfers	1982 Percent Homeowners
Petroleum and Gas	404	217	54
Food Preparation and Distribution	83	57	69
Metals Manufacturing	42	34	81
Mining	55	40	73
Industrial Machinery and Equipment	41	30	73
Banking, Finance, Accounting and Insurance	111	63	57
Retailing and Wholesaling	147	87	59
Transportation	167	112	67
Utilities	79	58	73
Aeronautics, Space and Electronics	171	116	68
Computers, Calculators and Business Machines	537	208	39
Chemicals and Plastics	131	95	73
Pharmaceuticals and Cosmetics	123	78	63
Hardware, Appliances and Housewares	240	167	70
Wood and Paper	79	55	70
Rubber and Rubber Products	213	110	52
Textiles, Clothing and Carpeting	128	43	34
Publishing and Printing	42	23	55
Automotive Manufacturing	138	117	85
All Others	100	69	69

SECTION II

COMPANY POLICIES REGARDING TRANSFERRED EMPLOYEES

Policy To Dispose Of A Transferred Employee's Former Living Quarters

Nearly all firms (97%) provided relocated employees with some form of assistance in disposing of their former living quarters. Sixty-two percent employed an outside relocation firm or bank which offered to purchase the employee's home; 24% had a policy whereby the employee arranged for the sale of his or her home but was reimbursed for some or all of the home sale expense; and 11% offered to purchase the employee's home in-house.

The percentage of companies using a relocation firm or bank to purchase the transferred employee's home has increased significantly for the third straight year.

Industries with the most liberal policies toward disposing of employees' former living quarters were Utilities (96% either employed an outside firm or offered to purchase employees' homes), Automotive (93%), Petroleum and Gas (89%), Mining (86%) and Pharmaceuticals and Cosmetics (84%).

Policy To Dispose of Former Living Quarters By Year of Survey

Policy Reported	PERCENT OF FIRMS 1982	1981	1980	1979	1978	1977
The employee must arrange for the sale of his/her own home but is reimbursed for some or all of the home sale expenses and may or may not be guaranteed against loss.	24	27	35	43	43	43
The company employs an outside firm or bank which offers to purchase the employee's home.	62	56	47	41	38	36
The company offers to purchase the employee's home.	11	13	14	11	12	12
The employee is not given any assistance or reimbursement.	3	4	4	5	6	8
All other policies	–	–	–	–	1	1
TOTAL	100	100	100	100	100	100

As in previous studies, the more employees a firm relocated, the more likely the firm was to use a relocation firm or bank to purchase the transferred employee's former home. For firms relocating less than 25 homeowners per year, 55% reported using an outside firm. This increased to 65% among those transferring between 25 and 99 homeowners, while 74% of the firms relocating over 100 homeowners retained an outside firm to assist their relocated employees. The gap, however, in the level of programs offered transferred employees by the large and small mover continued to narrow.

Policy to Dispose of Former Living Quarters by Number of Transferred Homeowners

Policy Reported	PERCENT OF FIRMS NUMBER OF TRANSFERRED HOMEOWNERS Under 25	25-49	50-99	100-249	250-499	Over 500
The employee must arrange for the sale of his/her own home but is reimbursed for some or all of the home sale expense and may or may not be guaranteed against loss.	32	24	12	11	7	7
The company employs an outside firm or bank which offers to purchase the employee's home.	55	64	67	73	83	64
The company offers to purchase the employee's home.	9	10	16	13	10	21
The employee is not given any assistance or reimbursement.	4	2	4	2	--	7
TOTAL	100	100	100	100	100	100

Specific Expenses Reimbursed When Employees Disposed Of Their Former Homes

When the employee arranged for the sale of his or her home independently, firms generally were more liberal in reimbursing for Brokerage Commission (77%), Other Normal Closing Costs (74%), Duplicate House Carrying Expenses (64%) and Mortgage Prepayment Penalties (56%). On the other hand, they were less likely to reimburse for Loss on Sale Below Investment Cost (14%), Maintenance, Repair and Remodeling Costs (23%) and Loss on Sale Below Fair Market Value (33%).

For direct reimbursement programs only, respondents were asked whether or not their firms reimbursed employees for the added tax liability resulting from payment of non-deductible home sale expenses. Forty-two percent of the firms with policies where the employee must arrange for the sale of his home said they provided tax adder payments on home sale reimbursements in one manner or another.* This is down from the 52% reporting this policy last year and the 48% reporting having this policy in 1980.

Reimbursed Expenses

	PERCENT WHICH REIMBURSE 1982	1981	1980	1979	1978	1977
Duplicate House Carrying Expense	64	68	62	65	58	53
Mortgage Discount Points (Seller)	55	45	53	45	42	39
Brokerage Commission	77	77	84	82	80	75
Mortgage Prepayment Penalty	56	61	60	60	63	51
Maintenance, Repair or Remodeling Costs	23	20	21	17	19	13
Loss on Sale Below Fair Market Value	33	32	32	29	34	32
Loss on Sale Below Investment Cost	14	13	11	11	15	18
Other Normal Closing Costs	74	72	75	76	68	70
Tax Adder and/or Gross-Up On Home Sale Expenses	42	51	48	47	NA	NA

Forty-four percent of all firms placed limits on Mortgage Discount Points when the employee arranged for the sale of his home independently. This was up slightly from the 42% reported in last year's survey. Further, 67% placed limits on Duplicate House Carrying Expenses (generally from three to six months). This was up from the 59% reporting limits on Duplicate House Carrying Expenses last year.

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*In this study a tax adder is defined as a payment made to affect the anticipated tax liability of the initial benefit payment. Gross-up is the payment made to offset any tax liability of the tax adder payment (tax on tax).

Specific Expenses Reimbursed When Employees Chose Not To Accept Company Plan For Disposing Of Former Home

When employees chose not to use the company's relocation firm's program and decided to sell on their own, firms were much less generous in reimbursing for Duplicate House Carrying Expenses (44% reimbursed) and Loss on Sale Below Fair Market Value (17%). Further, 85% of all firms placed limits on Duplicate House Carrying Expenses.

Equity Loans

The majority of firms (53%) said they provided transferred employees equity loans or advances prior to a guaranteed price offer being made and accepted on the former home. This was down from the 57% reporting this policy last year. Sixty-four percent of firms providing equity loans used company funds while 27% used funds provided by a relocation firm or bank.

Specific Expenses Reimbursed When Purchasing New Homes

Significantly high interest rates have caused firms to make major changes in their policies for reimbursing employees on home purchase costs over the past few years. For example, 59% of all firms reimbursed for mortgage discount points (up from 34% five years ago), 71% reimbursed for mortgage origination fees (up from 54%), and 75% provided a mortgage interest rate differential allowance (up from only 15%) to compensate employees for the differences in carrying costs between the old and new home.

While the same number of firms reimbursed for interest on bridge loans as last year (36%), the trend toward firms providing equity loans themselves (or through third parties) has meant nearly all firms (89%) were providing short-term financing assistance to transferred employees requiring it.

Sixty-four percent of the firms which reimbursed for Mortgage Discount Points placed limits on their reimbursements. Far fewer firms placed limits on title costs (12% with limits), attorney or escrow officer fees (24% with limits), or other normal closing costs (16% with limits).

Specific Expenses Reimbursed on New Home Purchase

	1982*	1981	1980	1979	1978	% Change (78-82)
Mortgage Discount Points	59	52	50	40	34	+ 74
Attorney or Escrow Officer Fees	79	77	72	66	61	+ 30
Mortgage Origination Fees	71	70	67	62	54	+ 31
Title Costs	79	78	73	69	61	+ 30
Other Normal Closing Costs	80	78	74	70	63	+ 27
Interest on Interim or Bridge Loan	36	36	36	45	35	+ 3
Mortgage Interest Differential Allowance	75	70	61	27	15	+400
No Reimbursement	12	14	18	18	26	– 54

**Percentages include companies which reimbursed for any or all expenses but placed an overall limit on the amount which would be reimbursed.*

Direct Mortgage Assistance

Only 7% of all firms reported having a direct mortgage assistance program to assist employees in obtaining mortgages on new homes. This figure has remained constant over the past three years. Seventy-nine percent of the firms offering direct mortgage assistance used their own funds and underwrote, serviced and held these mortgages. Eight percent used their own funds but then sold the mortgages in the secondary mortgage market. Only 20% of companies which provided mortgages to employees provided them at or above prevailing interest rates. The remainder provided mortgages at either the prevailing rate minus a certain percent (18%), at a fixed rate of interest below the prevailing rate (38%), or at a blended rate somewhere between the previous mortgage rate and the prevailing rate (21%).

This survey also explored firms providing mortgage buy-downs as a form of assistance. This is where a firm offered to pay a mortgage lender the difference between his rate of interest and a lower rate of interest for a specified period of time. Five percent of all firms reported offering mortgage buy-downs for new home purchases. This was down from the 10% which provided mortgage buy-downs last year.

Mortgage Interest Differential Allowances

Of the firms providing employees with mortgage interest differential allowances, 25% said they calculated the allowance using the current balance on the old mortgage as the base. Another 19% of the firms used the lesser of the current balance on the old mortgage or the new mortgage amount. Since in most cases the lesser amount was probably the current balance on the old mortgage, 44% were using the current balance on the old mortgage as the basis for calculating MIDA payments. Other more liberal MIDA policies included 16% who used the original balance on the old mortgage as the basis; 16% who used the purchase price of the new home less the equity in the old home; 14% who based the MIDA calculation on the new mortgage amount; and 11% with other calculations including 6% who used the average of the old and new mortgages.

Seventy-seven percent of all firms with a MIDA policy used the new interest rate minus the old interest rate when calculating the MIDA payment. Another 6% were less liberal in their policy by subtracting one or two percent from the interest rate differential while another 4% subtracted a fixed base percent. Because of the decline in interest rates over the last year, fewer firms (10% vs. 14% last year) used the new minus the old interest rate but put a limit or cap on the difference.

In general, the resulting base amount times the interest differential figure arrived at was multiplied by three years to determine the amount paid the employee. However, 5% of all firms with MIDA policies used four years, 11% used five or more years; and 1% multiplied the figure by the life of either the old or new mortgages to determine the amount compensated. Forty-eight percent of all firms with a MIDA policy had a provision in their formula to account for changes in interest rates due to variable or adjustable rate mortgages. This was up significantly from the 36% with this policy last year.

Only 12% of all firms provided lump sum MIDA payments to employees. Most firms used some form of installment plan with the most popular being an annual payment (40% of all firms had this policy). In general, most firms also applied the MIDA calculation to the first mortgage or trust deed only. Only 32% applied the MIDA calculation to both the first mortgage and any secondary or short-term financing.

Policy Changes To Encourage Mortgage Refinancing

The decline in home mortgage interest rates during the past year and its potential effect on MIDA and mortgage buy-down payments prompted a new question about any changes made in a firm's policy to encourage employees to refinance high-interest mortgages. Eighty-eight percent of the firms with MIDA or buy-down programs, however, said they have done nothing to encourage mortgage refinancing. Only 7% said they will pay refinancing costs and 4% have other formal programs.

Policy For Non-Homeowner Employees

Nearly all companies provided reimbursements to renters as well as homeowners. For example, 89% of firms surveyed reimbursed the non-homeowner for lease termination penalties, (the same as in last year's survey), 50% reimbursed for finder's fees (up 3% from last year), 31% reimbursed for security deposits (down from 34% last year and 41% in 1980), and 41% for legal fees (down from the 48% reporting this policy last year). Further, 9% of firms reimbursed for the differential in rents from one area to another. Only 9% of all firms did not reimburse the renter for any expenses resulting from the disposition of an apartment lease.

POLICY FOR NON-REAL ESTATE RELATED EXPENSES

Cost Of Living Allowances

Eighteen percent of all firms interviewed in this year's survey offered a cost of living differential allowance to encourage employees to accept transfers to higher cost of living areas. This is down slightly from the 20% reporting a COLA policy last year and the 23% reporting such a policy in 1980. This continuing decline in firms reporting a COLA policy may be attributable to the fact that housing costs are a significant factor in cost of living differentials, and these costs are being directly addressed by other subsidy payments.

Among firms with a cost of living policy, 57% had a plan where the employee received a salary supplement in each pay period and 55% of these firms paid the supplement until the employee transferred to a lower cost of living area. Another 20% of all firms with a COLA policy provided the employee with a lump sum payment at the time of the move and 19% provided either quarterly, semi-annual or annual payments.

Thirty-eight percent of the firms interviewed reported having difficulty with employees accepting transfers into high cost of living areas. This was down significantly from the last two surveys.

Percent of Firms Having Difficulty With Employees Accepting Transfers Into High Cost Areas

1982	1981	1980	1979	1978	1977
38	48	48	44	39	29

Transferred Employees With Working Spouses

Twenty-six percent of the firms interviewed said they were offering some type of job finding assistance for working spouses of relocated employees (up from 25% last year and 23% the previous year). Of the firms with such programs, 50% said they tried to find them jobs with other companies or suppliers; 50% referred them to employment agencies; 46% had informal counseling sessions; and 35% helped them to prepare resumes. Only 31% helped the spouse find a job within the company, and fewer actually provided reimbursements to help spouses find jobs (11% reimbursed for an extra job finding trip to seek employment; 16% paid for resume preparation; and only 10% paid fees to employment agencies). Seventeen percent of firms which assisted working spouses had formal counseling or seminars with outside experts on how to find a job. In nearly all the areas of spouse assistance studied, firms were below the levels reported in last year's survey.

House Hunting Trips

Of the 608 firms surveyed, 99% allowed for at least one house hunting trip to the new location. Of the companies which provided reimbursements, the average company reimbursed for 1.8 trips. Thirty-one percent of the firms interviewed said they allowed one trip, while 49% said they reimbursed the employee for two and 10% for three or more trips.

Temporary Living At The New Location

Only nine of the 608 firms interviewed (1%) said they did not reimburse the employee for temporary living at the new location. Of the companies which reimbursed for temporary living, only 7% reimbursed for less than 30 days; 41% for between 30 and 45 days; 28% for between 45 and 74 days, and 17% for 75 days or longer. The average firm reimbursed for approximately 50 days temporary living. Reimbursement programs for both house hunting trips and temporary living were similar to previous years' surveys.

Household Goods

Ninety-seven percent of the firms interviewed reimbursed the employee for the shipment of household goods. Further, 16% used a relocation services firm to coordinate the shipment. Of the firms not using a relocation services firm, 44% handled the task through their traffic department; 23% handled it through personnel; and 14% used their purchasing department.

Fourteen percent of firms not using a relocation services firm to coordinate the shipment of household goods had exclusive arrangements with a single van line. Another 36% had a formal arrangement with a small number of van lines and 21% worked from a list of pre-screened or qualified van lines. Only 22% said the company or employee selected whomever they felt was best for the move (down from 27% last year).

Among firms reimbursing for shipment of household goods, nearly all (88%) allowed the employee to move one family car (on the moving van) at company expense; 58% allowed the employee to move two cars, and 8% allowed three cars. Thirty-eight percent of all firms allowed the employee to move a small boat (under 20 feet) at company expense; however, only 11% allowed the employee to move a larger boat. Forty-nine percent of all firms reimbursed for insurance above the standard release while 44% provided their own insurance on household goods. Thirty-seven percent of firms allowed the employee to have belongings picked up from a second home, and 11% allowed the employee to hire maid service at either the old or new location. Firms appeared to be slightly less liberal in reimbursing the employee for all of the above expenses compared with last year's survey.

Additional Allowances For Incidental Expenses

Eighty-eight percent of all firms provided additional allowances to the homeowner employee to cover such incidental expenses as utility hook-ups, draperies, etc. Eighty-five percent of firms provided additional allowances to renters. Fifty-four percent of the firms providing such allowances to homeowners based the amount reimbursed on the transferred employee's salary, while 24% provided a flat dollar allowance and 19% required the employee to submit a list of itemized expenses. Most dollar allowances fell in the range of $500 to $1,500, although 5% of firms paid over $2,500. The typical salary allowance was one month's salary. Renters were reimbursed somewhat less than homeowners.

Additional Income Tax Liability

Sixty-two percent of all firms said they provided the employee with tax adder payments to offset the tax liability on payments which may be considered income. Also, 67% of those firms "grossed-up" the tax adder payment to reimburse employees for the additional taxes due on the tax adder payment itself. Firms providing tax adder payments were slightly higher than in last year's survey when 60% provided tax adder payments and 67% of those firms "grossed-up".

As previous studies have shown, firms with the largest number of transferred homeowners were much more likely to reimburse for the added tax liability than firms with fewer homeowner transfers. On the other hand, there was no correlation between the number of homeowners transferred and firms which "grossed-up" tax adder payments.

Firms Reimbursing For Tax Liability On Non-Deductible Expenses

	Percentage Providing Tax Adder Payments		Percentage Providing Gross-up Tax Adder Payments	
Number of Transferred Homeowners	1982	1981	1982	1981
Under 25	49	51	68	67
25 - 99	68	66	64	64
100 or more	82	73	70	74
Total Firms	62	60	67	67

In calculating tax adder payments, nearly all firms (77%) determined the amount reimbursed based on the employees' income or salary. Only 23% reimbursed a fixed percent of non-deductible expenses. Among firms using the employees' income or salary, most (52%) based the calculation on the employees' actual or expected income including bonuses, commissions, etc. Another 32% based the calculation on the new annualized salary after transfer and 12% based it on actual family income including that of the spouse. About one-half of all firms (49%) calculated the payment based on standard deductions included in tax tables. Another 21% determined the actual itemized deductions for each relocated employee while 13% used tables of average itemized deductions at various salary levels and 16% used a flat percent of total income.

About 55% of all firms providing tax adder payments reimbursed the employee for all applicable taxes. On the other hand, 34% reimbursed for the added liability on federal taxes only and 11% reimbursed for the liability on federal and state taxes only.

Among firms who also "grossed-up" the tax adder payment to compensate employees for the tax on the tax adder payment, over three-quarters calculated this reimbursement on an individual basis.

POLICY FOR NEW PROFESSIONAL HIRES AND NEW COLLEGE GRADUATE HIRES

Thirty-eight percent of all firms interviewed said new professional hires were eligible for the same reimbursements as current employees being transferred. This is somewhat higher than the 31% reporting this policy in last year's survey.

On the other hand, 1% said new professional hires were eligible for no reimbursements; 34% said they were eligible for some of the reimbursements current employees receive; and 27% said they negotiated with each new professional hire.

Among firms which said new professional hires were eligible for some or all reimbursements, 97% reimbursed for the shipment of household goods; 96% reimbursed for the transportation of the family; 94% reimbursed for one or more house hunting trips; and 91% reimbursed for temporary living. Only 63% reimbursed for home sale expenses; 64% gave renter assistance; 61% reimbursed for miscellaneous moving expenses; 58% reimbursed for new home purchase expenses; and 49% reimbursed for tax adder payments.

As for policies with respect to new college graduate hires, firms were much less liberal. For example, only 16% said new college graduate hires were eligible for the same reimbursements as current employees; 55% said they were eligible for some reimbursements; 16% said they negotiate with each new college graduate hire; and 8% said they were eligible for no reimbursements. In addition, among firms which indicated new college graduate hires were eligible for some or all reimbursements, less assistance was provided new college graduate hires than new professional hires.

Assistance Provided Transferred Employees

Type of Assistance Given	TYPE OF TRANSFERRED EMPLOYEE Current Employees Percentage	New Professional Hires	New College Graduate Hires
Some or All of the Home Sale Expense	97	63	32
Cost of Disposing of Apartment	91	64	40
Miscellaneous Moving Expense	88	61	43
Closing Costs on New Home	88	58	32
Tax Assistance on Moving Expenses	62	49	43
One or More House Hunting Trips	99	94	83
Temporary Living at New Location	99	91	85
Transportation of Family	97	96	93
Shipment of Household Goods	97	97	96

POLICY FOR EMPLOYEES TRANSFERRED INTERNATIONALLY OR DOMESTICALLY ON SHORT-TERM ASSIGNMENT

Of all firms surveyed, 49% said they transferred employees on limited duration assignments (either domestically or internationally) of one to four years. The average firm with employees on short-term assignment had 23 employees on short-term assignment domestically and 39 employees on short-term assignment outside the United States. This was up somewhat from the 18 domestic and 24 international employees reported last year. Sixty percent of firms with employees on short-term assignment had one or more employees on assignment within the United States, and 76% had one or more employees on temporary assignment outside the United States. The typical stay of an employee on short-term assignment was about one year and ten months for domestic employees and two years and eight months for those outside the United States.

Among firms with employees on short-term assignment, about 53% provided property management assistance (the same percentage as last year). For firms with a property management program, 28% said their program was administered by a local brokerage firm; 43% used a relocation services firm; 14% had a bank or property management service firm administer the program; and 16% had an internal department administer the program.

Among firms with employees on short-term assignment, 69% reimbursed the employee for expenses required to maintain their domestic homes (roughly the same as last year). As for specific expenses reimbursed, 50% reimbursed property management fees paid to relocation firms, banks or real estate agents; 47% reimbursed broker fees to secure the first tenant; 36% reimbursed fees to secure second or subsequent tenants; 33% reimbursed the difference between rental income and carrying costs; 35% reimbursed for legal fees; 42% reimbursed for appraisals to determine rental value; 40% reimbursed carrying costs when home was not rented; and 30% reimbursed for landlord/tenant insurance. These reimbursements were up slightly from last year.

SECTION III

COSTS TO RELOCATE A HOMEOWNER

A detailed analysis of the costs to relocate a homeowner were again made. Costs were broken down into two categories – those relating to shipment of household goods, other trips, sale of the home, home finding, etc. and those relating to subsidy payments made to transferred employees including MIDA and COLA payments, mortgage assistance and tax assistance.

Firms interviewed were much more likely to place a dollar cost on home sale, home finding and transportation expenses than subsidy payments. Over 90% of all firms could give a dollar figure for the first expense item, while only 63% could estimate their subsidy payments.

In the area of home sale, home finding and transportation expenses, the average firm reported a total cost of $25,000 (an increase of 18% over the $21,210 reported last year) while subsidy payments (among those which offered them) averaged $10,170 (a 33% increase over last year's $7,660 average). Costs again were substantially higher for firms relocating a greater number of homeowners than for those relocating fewer homeowners. This was because firms with a higher volume of transfers generally have more liberal programs.

Costs to Relocate by Number of Transferred Homeowners*

	NUMBER OF TRANSFERRED HOMEOWNERS			
Average Cost	Less Than 25	25-99	100-249	250 Or More
Home Sale, Home Finding and Transportation	$22,840	$25,450	$28,330	$29,780
Subsidy Payments including MIDA, COLA, Tax Adders and Mortgage Assistance	7,930	11,100	8,084	9,800
TOTAL COST	$30,770	$36,550	$36,414	$39,580

**Average costs for subsidy payments were adjusted to account for the 11% of firms which did not offer MIDA, COLA, or other subsidy payments.*

SECTION IV

PROBLEMS EXPERIENCED BY TRANSFERRED EMPLOYEES

Disposing of Former Homes

For the first time in several years, the percentage of firms reporting problems with relocated employees disposing of their former homes declined. This was primarily due to the greater availability of mortgage funds and a moderate decline in mortgage interest rates. As evidence of this, only 4% of firms blamed a lack of mortgage money (compared with 9% last year) and only 15% blamed high interest rates (compared with 32% last year) for the difficulty in selling homes. On the other hand, 69% of firms blamed a poor housing market. This was up considerably from the 46% with this opinion last year.

Percent of Firms Experiencing Problems In Disposing of Homes

1982	1981	1980	1979	1978	1977
65	71	67	52	28	16

Purchasing New Homes

Only 16% of all firms interviewed said that relocated employees had problems getting mortgages on new homes. This was down considerably from the 32% reporting problems with mortgage financing in last year's survey.

Percent of Firms Experiencing Problems In Getting Mortgages

1982	1981	1980	1979	1978	1977
16	32	29	33	14	6

Seventy-three percent of all firms said they had not taken any steps to help employees obtain mortgage financing. On the other hand, 8% of all firms surveyed said they were working closer with local banks, and 6% were actually providing mortgages to relocated employees either from their own funds or from funds provided by outside firms.

Employees Who Refused To Be Transferred

While 31% of the firms surveyed could not give an accurate estimate of those refusing to be transferred, among the 69% of firms who did provide an estimate, an optimistic pattern emerged. For example, only 55% of those firms providing an estimate indicated they were aware of at least one employee who refused to be transferred. This is down from the 60% reporting one or more refusals in 1981. Further, on average, only one of every 14.1 individuals asked, declined the transfer. This is down slightly from the one in 13.9 individuals refusing transfers last year and the one in 10.3 reported in 1980.

Employees Refusing Transfers

	1982	1981	1980	1979
Percent of Firms With At Least One Employee Refusing Transfer	55	60	64	67
Average Number of Actual Transfers for Each Employee Refusing	14.1	13.9	10.3	10.6

SECTION V

OTHER ASPECTS OF POLICY

Policy When Employee Left Company After Being Transferred Or Was Dissatisfied With the Move

Seventeen percent of all firms reported that the employee was required to pay back some or all of the relocation expenses reimbursed if he or she left the company within one year of being transferred. Somewhat fewer firms (only 12%) offered to move the employee to another location (or back to the original location) if the original move didn't work out. This percentage, however, includes only those companies offering a contingency plan in advance of the move and doesn't reflect the number of firms actually transferring employees a second time as a result of dissatisfaction with the original move.

Flexible Benefits

For the second year, the survey asked respondents whether they offered a formal flexible relocation benefits program. Although there are many approaches to this type of plan, in general, employees are permitted to pick and choose among several categories of benefits. A fairly new concept, flexible relocation benefits programs existed in only 5% of companies interviewed (up 1% from last year). Another 9% of firms said they were considering such a program (also up 1%).

SECTION VI

CHANGES IN CORPORATE RELOCATION POLICY

One-quarter of all firms surveyed had made changes in their relocation policy in 1982 (down from one-third of all firms last year). Of the firms which made significant changes, 30% said they either developed a mortgage interest differential policy or increased reimbursements on their present policy. This is down considerably from the 50% of firms which made this change in 1981. In addition, 24% of all firms which made a significant change said they hired or changed a relocation services firm and 14% either developed or increased reimbursements for miscellaneous expense allowances.

Twenty-one percent of all firms surveyed said they planned to make significant changes to their relocation policy in 1983. Of these, about one-quarter said they plan to develop or increase reimbursements for mortgage interest differentials; 9% were considering hiring or changing a relocation services firm; and 7% were planning to develop or increase reimbursements for miscellaneous expense allowances, other home sale reimbursements, or mortgage assistance.

Of all firms surveyed, 69% said they used a relocation services firm either for home sale, home finding, transportation, group moves, rental assistance, property management, equity loans or consulting. This was up significantly from the 63% reporting the use of relocation service firms in 1981 and the 53% in 1980.

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	1
TOTAL ANSWERING	26	43	24	14	88	79	18	22	26	23	607
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1982											
NONE	—	5%	4%	—	1%	3%	—	5%	—	—	1%
LESS THAN 25	31%	33%	50%	50%	51%	23%	33%	18%	27%	48%	35%
25 - 49	8%	19%	21%	21%	24%	19%	17%	5%	19%	9%	18%
50 - 99	4%	12%	8%	7%	14%	24%	6%	14%	15%	4%	14%
100 - 249	19%	21%	17%	21%	9%	22%	33%	27%	38%	13%	19%
250 - 499	4%	9%	—	—	1%	5%	—	27%	—	13%	6%
500 OR MORE	35%	2%	—	—	—	5%	11%	5%	—	13%	6%
AVERAGE # TRANSFERRED	404	83	42	55	41	111	147	167	79	171	132

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1982											
NONE	—	2%	—	—	—	—	—	—	7%	—	1%
LESS THAN 25	23%	27%	17%	36%	30%	14%	52%	56%	14%	38%	35%
25 - 49	5%	20%	17%	27%	20%	14%	17%	19%	14%	24%	18%
50 - 99	23%	22%	8%	14%	10%	14%	9%	6%	21%	18%	14%
100 - 249	18%	15%	38%	9%	35%	43%	17%	19%	14%	11%	19%
250 - 499	9%	7%	21%	5%	5%	—	—	—	21%	5%	6%
500 OR MORE	23%	7%	—	9%	—	14%	4%	—	7%	4%	6%
AVERAGE # TRANSFERRED	537	131	123	240	79	213	128	42	138	100	132

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	293	109	73	89	29	14	607
	100%	100%	100%	100%	100%	100%	100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1982							
NONE	3%	—	—	—	—	—	1%
LESS THAN 25	72%	—	—	—	—	—	35%
25 - 49	21%	45%	—	—	—	—	18%
50 - 99	2%	45%	42%	—	—	—	14%
100 - 249	1%	10%	53%	71%	—	—	19%
250 - 499	—	—	4%	27%	34%	—	6%
500 OR MORE	—	—	—	2%	66%	100%	6%
AVERAGE # TRANSFERRED	16	58	105	225	617	1675	132

TABLE 2
NUMBER OF WOMEN TRANSFERRED IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	6	5	3	2	4	14	4	5	3	5	76
TOTAL ANSWERING	20 100%	38 100%	22 100%	12 100%	84 100%	65 100%	14 100%	17 100%	23 100%	18 100%	532 100%
NUMBER OF WOMEN TRANSFERRED IN 1982											
NONE	30%	29%	59%	42%	57%	20%	43%	29%	17%	44%	34%
LESS THAN 5	35%	32%	32%	42%	31%	29%	29%	24%	57%	28%	35%
5 - 9	15%	16%	9%	8%	5%	12%	14%	29%	4%	11%	11%
10 - 14	—	8%	—	—	4%	15%	7%	6%	4%	11%	7%
15 - 24	5%	11%	—	—	2%	11%	7%	6%	9%	—	6%
25 OR MORE	15%	5%	—	8%	1%	12%	—	6%	9%	6%	8%
AVERAGE # TRANSFERRED	10.5	7.7	1.5	5.8	2.6	11.9	4.1	7.6	8.4	5.7	7.4

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	4	7	2	3	—	2	2	—	2	3	76
TOTAL ANSWERING	18 100%	34 100%	22 100%	19 100%	20 100%	5 100%	21 100%	16 100%	12 100%	52 100%	532 100%
NUMBER OF WOMEN TRANSFERRED IN 1982											
NONE	28%	35%	9%	37%	20%	40%	33%	31%	25%	33%	34%
LESS THAN 5	22%	38%	27%	47%	40%	20%	43%	25%	50%	46%	35%
5 - 9	6%	9%	14%	5%	25%	—	10%	25%	8%	6%	11%
10 - 14	11%	3%	14%	—	5%	20%	10%	13%	8%	2%	7%
15 - 24	6%	3%	14%	5%	5%	20%	—	—	—	10%	6%
25 OR MORE	28%	12%	23%	5%	5%	—	5%	6%	8%	4%	8%
AVERAGE # TRANSFERRED	17.4	8.5	17.5	5.3	7.0	7.0	5.4	7.2	7.1	5.7	7.4

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	15	12	10	19	13	7	76
TOTAL ANSWERING	279 100%	97 100%	63 100%	70 100%	16 100%	7 100%	532 100%
NUMBER OF WOMEN TRANSFERRED IN 1982							
NONE	56%	19%	11%	1%	—	14%	34%
LESS THAN 5	38%	48%	29%	16%	13%	14%	35%
5 - 9	4%	15%	29%	17%	—	14%	11%
10 - 14	1%	10%	13%	17%	6%	—	7%
15 - 24	—	4%	8%	24%	19%	14%	6%
25 OR MORE	—	3%	11%	24%	63%	43%	8%
AVERAGE # TRANSFERRED	1.5	6.0	11.6	20.8	36.1	25.7	7.4

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1983

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	2	—	—	2	2	—	—	—	—	8
TOTAL ANSWERING	26 100%	41 100%	25 100%	14 100%	86 100%	77 100%	18 100%	22 100%	26 100%	23 100%	600 100%
EXPECTATIONS											
INCREASE OVER 1982	—	17%	4%	7%	12%	17%	28%	23%	19%	17%	14%
DECREASE OVER 1982	35%	39%	48%	43%	44%	29%	33%	27%	35%	39%	37%
REMAIN THE SAME AS 1982	65%	44%	48%	50%	44%	55%	39%	50%	46%	43%	50%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	1	—	8
TOTAL ANSWERING	22 100%	40 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	13 100%	55 100%	600 100%
EXPECTATIONS											
INCREASE OVER 1982	5%	8%	13%	9%	20%	14%	17%	6%	8%	20%	14%
DECREASE OVER 1982	32%	50%	13%	27%	30%	43%	17%	38%	31%	49%	37%
REMAIN THE SAME AS 1982	64%	43%	75%	64%	50%	43%	65%	56%	62%	31%	50%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	5	—	2	—	1	—	8
TOTAL ANSWERING	289 100%	109 100%	71 100%	89 100%	28 100%	14 100%	600 100%
EXPECTATIONS							
INCREASE OVER 1982	13%	20%	8%	12%	14%	7%	14%
DECREASE OVER 1982	35%	35%	39%	39%	32%	50%	37%
REMAIN THE SAME AS 1982	52%	45%	52%	48%	54%	43%	50%

TABLE 4
NUMBER OF EMPLOYEES TRANSFERRED IN 1982 WHO WERE HOMEOWNERS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	608 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1982											
LESS THAN 25	35%	51%	68%	50%	68%	42%	50%	27%	35%	52%	48%
25 - 49	12%	14%	12%	21%	18%	24%	17%	5%	23%	4%	18%
50 - 99	12%	16%	4%	7%	7%	14%	17%	27%	8%	13%	12%
100 - 249	12%	12%	16%	21%	6%	15%	6%	36%	35%	13%	15%
250 - 499	19%	7%	—	—	1%	5%	6%	—	—	9%	5%
500 OR MORE	12%	—	—	—	—	—	6%	5%	—	9%	2%
AVERAGE # OF HOMEOWNERS TRANSFERRED	217	57	34	40	30	63	87	112	58	116	79

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1982 WHO WERE HOMEOWNERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	22	41	24	22	20	7	23	16	14	55	608
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1982											
LESS THAN 25	27%	41%	21%	55%	45%	29%	61%	69%	29%	55%	48%
25 - 49	23%	17%	25%	18%	10%	14%	17%	19%	21%	24%	18%
50 - 99	9%	20%	17%	9%	25%	14%	9%	6%	7%	7%	12%
100 - 249	18%	7%	38%	9%	20%	29%	9%	6%	29%	9%	15%
250 - 499	14%	10%	—	—	—	14%	4%	—	14%	4%	5%
500 OR MORE	9%	5%	—	9%	—	—	—	—	—	2%	2%
AVERAGE # OF HOMEOWNERS TRANSFERRED	208	95	78	167	55	110	43	23	117	69	79

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1982 WHO WERE HOMEOWNERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	294 100%	109 100%	73 100%	89 100%	29 100%	14 100%	608 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1982							
LESS THAN 25	100%	—	—	—	—	—	48%
25 - 49	—	100%	—	—	—	—	18%
50 - 99	—	—	100%	—	—	—	12%
100 - 249	—	—	—	100%	—	—	15%
250 - 499	—	—	—	—	100%	—	5%
500 OR MORE	—	—	—	—	—	100%	2%
AVERAGE # OF HOMEOWNERS TRANSFERRED	10	34	67	145	328	999	79

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	608 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	12%	14%	8%	7%	7%	16%	6%	5%	23%	9%	11%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	77%	63%	68%	79%	63%	61%	44%	68%	73%	61%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	12%	21%	20%	14%	27%	19%	44%	23%	4%	30%	24%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	—	2%	4%	—	3%	4%	6%	5%	—	—	3%

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	608 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	14%	20%	13%	5%	15%	—	9%	13%	7%	5%	11%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	59%	54%	71%	55%	55%	57%	43%	56%	86%	62%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	27%	24%	17%	36%	25%	29%	43%	19%	7%	27%	24%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	—	2%	—	5%	5%	14%	4%	13%	—	5%	3%

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	294 100%	109 100%	73 100%	89 100%	29 100%	14 100%	608 100%
COMPANY POLICY							
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	9%	10%	16%	13%	10%	21%	11%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	55%	64%	67%	73%	83%	64%	62%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	32%	24%	12%	11%	7%	7%	24%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	4%	2%	4%	2%	—	7%	3%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	23 100%	33 100%	19 100%	12 100%	61 100%	61 100%	9 100%	16 100%	25 100%	16 100%	445 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	74%	91%	79%	83%	79%	89%	89%	94%	96%	100%	86%
MAINTENANCE AND REPAIR COSTS	35%	55%	63%	42%	59%	69%	44%	56%	48%	63%	58%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	16 100%	30 100%	20 100%	13 100%	14 100%	4 100%	12 100%	11 100%	13 100%	37 100%	445 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	88%	87%	80%	85%	93%	100%	83%	91%	85%	84%	86%
MAINTENANCE AND REPAIR COSTS	44%	77%	50%	38%	50%	100%	58%	55%	54%	70%	58%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE POLICY	187 100%	81 100%	61 100%	77 100%	27 100%	12 100%	445 100%
REIMBURSED EXPENSES							
MORTGAGE PREPAYMENT PENALTIES	81%	94%	89%	87%	89%	92%	86%
MAINTENANCE AND REPAIR COSTS	60%	70%	54%	55%	44%	17%	58%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY										
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	17	30	15	10	48	54	8	15	24	16	383
NO ANSWER; DON'T KNOW	4	—	—	—	—	1	—	—	—	—	13
TOTAL ANSWERING	13 100%	30 100%	15 100%	10 100%	48 100%	53 100%	8 100%	15 100%	24 100%	16 100%	370 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	77%	87%	67%	90%	83%	83%	88%	100%	83%	81%	83%
REASONABLE AMOUNT	8%	—	7%	—	6%	—	13%	—	—	6%	2%
NEGOTIABLE; VARIES	—	3%	7%	—	—	2%	—	—	4%	6%	3%
1%	—	—	—	—	—	2%	—	—	—	—	2%
2%	—	—	—	—	2%	6%	—	—	4%	—	2%
3%	—	3%	—	—	—	4%	—	—	4%	—	2%
4% OR MORE	8%	—	13%	10%	2%	—	—	—	4%	—	2%
DOLLAR LIMIT	—	—	7%	—	4%	2%	—	—	—	—	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	—	7%	—	—	2%	—	—	—	—	—	1%
OTHER LIMITS	8%	—	—	—	—	2%	—	—	—	6%	1%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	14	26	16	11	13	4	10	10	11	31	383
NO ANSWER; DON'T KNOW	2	1	—	2	—	—	1	—	2	—	13
TOTAL ANSWERING	12 100%	25 100%	16 100%	9 100%	13 100%	4 100%	9 100%	10 100%	9 100%	31 100%	370 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	75%	88%	100%	67%	77%	75%	56%	90%	89%	77%	83%
REASONABLE AMOUNT	—	4%	—	—	8%	—	—	—	—	—	2%
NEGOTIABLE; VARIES	—	4%	—	11%	—	—	11%	—	—	6%	3%
1%	8%	—	—	—	—	25%	11%	—	—	6%	2%
2%	8%	—	—	11%	—	—	—	—	11%	—	2%
3%	—	—	—	11%	15%	—	—	—	—	—	2%
4% OR MORE	—	4%	—	—	—	—	11%	—	—	—	2%
DOLLAR LIMIT	8%	—	—	—	—	—	—	10%	—	—	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	—	—	—	—	—	—	—	—	—	6%	1%
OTHER LIMITS	—	—	—	—	—	—	11%	—	—	3%	1%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	151	76	54	67	24	11	383
NO ANSWER; DON'T KNOW	3	2	1	3	3	1	13
TOTAL ANSWERING	148 100%	74 100%	53 100%	64 100%	21 100%	10 100%	370 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES							
NO LIMITS	82%	85%	83%	80%	81%	90%	83%
REASONABLE AMOUNT	2%	1%	4%	2%	5%	10%	2%
NEGOTIABLE; VARIES	3%	5%	4%	—	—	—	3%
1%	1%	1%	2%	3%	5%	—	2%
2%	2%	—	4%	5%	—	—	2%
3%	3%	1%	—	3%	—	—	2%
4% OR MORE	2%	3%	—	3%	5%	—	2%
DOLLAR LIMIT	1%	3%	—	3%	—	—	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	3%	—	—	2%	—	—	1%
OTHER LIMITS	1%	—	4%	—	5%	—	1%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	8	18	12	5	36	42	4	9	12	10	258
NO ANSWER; DON'T KNOW	1	—	—	—	—	3	—	—	—	—	7
TOTAL ANSWERING	7 100%	18 100%	12 100%	5 100%	36 100%	39 100%	4 100%	9 100%	12 100%	10 100%	251 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	86%	67%	58%	80%	67%	62%	25%	67%	58%	30%	64%
REASONABLE AMOUNT	—	6%	25%	—	6%	5%	25%	—	17%	20%	8%
NEGOTIABLE; VARIES	14%	6%	8%	—	6%	18%	25%	22%	17%	20%	11%
LESS THAN $500	—	—	—	—	—	—	—	—	—	10%	—
$500 - $999	—	6%	—	—	6%	3%	—	—	—	10%	4%
$1,000 - $1,499	—	6%	—	—	3%	—	—	11%	—	—	2%
$1,500 OR OVER	—	6%	8%	20%	8%	5%	25%	—	—	10%	6%
PAY ONLY IF VACANT FOR PERIOD OF TIME	—	6%	—	—	3%	3%	—	—	—	—	2%
OTHER LIMITS	—	—	—	—	3%	5%	—	—	8%	—	3%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	7	23	10	5	7	4	7	6	7	26	258
NO ANSWER; DON'T KNOW	1	—	—	1	—	—	—	—	1	—	7
TOTAL ANSWERING	6 100%	23 100%	10 100%	4 100%	7 100%	4 100%	7 100%	6 100%	6 100%	26 100%	251 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	50%	61%	60%	75%	86%	75%	86%	67%	67%	65%	64%
REASONABLE AMOUNT	17%	17%	—	—	—	—	—	—	—	8%	8%
NEGOTIABLE; VARIES	—	4%	—	—	14%	—	—	17%	17%	15%	11%
LESS THAN $500	—	—	—	—	—	—	—	—	—	—	—
$500 - $999	17%	4%	—	—	—	—	—	—	17%	4%	4%
$1,000 - $1,499	—	—	20%	—	—	25%	—	—	—	—	2%
$1,500 OR OVER	17%	4%	20%	25%	—	—	—	17%	—	—	6%
PAY ONLY IF VACANT FOR PERIOD OF TIME	—	9%	—	—	—	—	—	—	—	—	2%
OTHER LIMITS	—	—	—	—	—	—	14%	—	—	8%	3%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	112	57	33	42	12	2	258
NO ANSWER; DON'T KNOW	2	3	—	1	1	—	7
TOTAL ANSWERING	110 100%	54 100%	33 100%	41 100%	11 100%	2 100%	251 100%
LIMITS ON MAINTENANCE & REPAIR COSTS							
NO LIMITS	68%	61%	58%	59%	73%	50%	64%
REASONABLE AMOUNT	4%	15%	9%	7%	9%	50%	8%
NEGOTIABLE; VARIES	7%	11%	18%	17%	—	—	11%
LESS THAN $500	1%	—	—	—	—	—	—
$500 - $999	5%	6%	3%	—	—	—	4%
$1,000 - $1,499	2%	2%	—	7%	—	—	2%
$1,500 OR OVER	8%	2%	9%	5%	9%	—	6%
PAY ONLY IF VACANT FOR PERIOD OF TIME	2%	2%	—	5%	—	—	2%
OTHER LIMITS	4%	2%	3%	—	9%	—	3%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	3 100%	10 100%	6 100%	2 100%	27 100%	18 100%	9 100%	6 100%	1 100%	7 100%	163 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	67%	70%	50%	50%	63%	72%	56%	50%	100%	57%	64%
MORTGAGE DISCOUNT POINTS (SELLER)	67%	50%	67%	50%	48%	72%	33%	50%	—	86%	55%
MORTGAGE DISCOUNT POINTS (BUYER)	33%	40%	—	—	26%	22%	11%	17%	—	57%	34%
BROKERAGE COMMISSION	100%	80%	33%	50%	74%	72%	78%	83%	100%	100%	77%
MORTGAGE PREPAYMENT PENALTIES	67%	40%	50%	50%	56%	44%	56%	33%	—	100%	56%
MAINTENANCE, REPAIR OR REMODELING COSTS	33%	20%	—	—	15%	17%	33%	—	—	14%	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	33%	20%	50%	—	26%	39%	44%	17%	100%	29%	33%
LOSS ON SALE BELOW INVESTMENT COST	—	10%	17%	—	7%	22%	22%	17%	—	14%	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	67%	20%	17%	—	52%	50%	22%	17%	—	57%	42%
OTHER NORMAL CLOSING COSTS	100%	80%	33%	50%	70%	72%	78%	67%	—	100%	74%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	33%	—	—	—	—	—	—	—	2%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	—	—	—	1%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	6 100%	11 100%	4 100%	9 100%	6 100%	3 100%	11 100%	5 100%	1 100%	18 100%	163 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	67%	73%	75%	67%	67%	67%	45%	40%	100%	78%	64%
MORTGAGE DISCOUNT POINTS (SELLER)	100%	45%	25%	56%	83%	33%	18%	60%	100%	56%	55%
MORTGAGE DISCOUNT POINTS (BUYER)	100%	36%	50%	44%	50%	—	18%	60%	100%	50%	34%
BROKERAGE COMMISSION	100%	82%	75%	78%	67%	67%	82%	60%	100%	78%	77%
MORTGAGE PREPAYMENT PENALTIES	100%	55%	100%	56%	67%	67%	27%	40%	100%	67%	56%
MAINTENANCE, REPAIR OR REMODELING COSTS	17%	18%	75%	22%	50%	—	45%	40%	—	28%	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	17%	45%	75%	—	67%	33%	9%	20%	100%	44%	33%
LOSS ON SALE BELOW INVESTMENT COST	17%	18%	25%	—	67%	—	9%	—	—	11%	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	67%	55%	75%	33%	67%	33%	9%	40%	100%	50%	42%
OTHER NORMAL CLOSING COSTS	83%	73%	100%	67%	83%	67%	73%	60%	100%	78%	74%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	—	—	—	6%	2%
NEGOTIABLE; VARIES	—	—	—	11%	—	—	—	—	—	—	1%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	107 100%	28 100%	12 100%	12 100%	2 100%	2 100%	163 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	64%	71%	58%	58%	100%	50%	64%
MORTGAGE DISCOUNT POINTS (SELLER)	52%	68%	58%	42%	100%	—	55%
MORTGAGE DISCOUNT POINTS (BUYER)	31%	50%	33%	25%	100%	—	34%
BROKERAGE COMMISSION	78%	79%	75%	67%	100%	50%	77%
MORTGAGE PREPAYMENT PENALTIES	56%	57%	67%	50%	100%	—	56%
MAINTENANCE, REPAIR OR REMODELING COSTS	25%	11%	33%	25%	—	—	23%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	34%	32%	33%	25%	50%	—	33%
LOSS ON SALE BELOW INVESTMENT COST	13%	11%	33%	8%	50%	—	14%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	39%	43%	50%	58%	100%	—	42%
OTHER NORMAL CLOSING COSTS	73%	75%	75%	75%	100%	50%	74%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	3%	—	—	—	—	—	2%
NEGOTIABLE; VARIES	—	4%	—	—	—	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	2	7	3	1	17	13	5	3	1	4	105
NO ANSWER; DON'T KNOW	—	—	—	1	1	—	—	—	—	—	2
TOTAL ANSWERING	2 100%	7 100%	3 100%	— —	16 100%	13 100%	5 100%	3 100%	1 100%	4 100%	103 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	100%	43%	33%	—	50%	31%	40%	—	100%	25%	33%
REASONABLE AMOUNT	—	—	—	—	—	8%	—	—	—	—	1%
NEGOTIABLE; VARIES	—	14%	—	—	13%	8%	—	—	—	—	12%
1 MONTH	—	—	—	—	—	8%	—	—	—	—	1%
2 MONTHS	—	14%	33%	—	—	8%	20%	—	—	—	7%
3 MONTHS	—	14%	—	—	—	8%	20%	—	—	25%	12%
4-6 MONTHS	—	14%	33%	—	13%	23%	—	67%	—	25%	22%
7 MONTHS - 1 YEAR	—	—	—	—	6%	—	20%	33%	—	—	6%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	13%	—	—	—	—	25%	3%
DOLLAR LIMITS	—	—	—	—	6%	8%	—	—	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	4	8	3	6	4	2	5	2	1	14	105
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	4 100%	8 100%	3 100%	6 100%	4 100%	2 100%	5 100%	2 100%	1 100%	14 100%	103 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	—	13%	67%	50%	—	50%	—	50%	100%	21%	33%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	50%	25%	—	—	—	—	40%	—	—	14%	12%
1 MONTH	—	—	—	—	—	—	—	—	—	—	1%
2 MONTHS	—	—	—	—	—	—	20%	—	—	14%	7%
3 MONTHS	25%	—	33%	—	25%	—	40%	50%	—	14%	12%
4-6 MONTHS	25%	50%	—	33%	50%	50%	—	—	—	21%	22%
7 MONTHS - 1 YEAR	—	13%	—	17%	—	—	—	—	—	7%	6%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	—	—	—	—	—	—	3%
DOLLAR LIMITS	—	—	—	—	25%	—	—	—	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	7%	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	68	20	7	7	2	1	105
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	2
TOTAL ANSWERING	67	19	7	7	2	1	103
	100%	100%	100%	100%	100%	100%	100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	37%	26%	43%	14%	—	—	33%
REASONABLE AMOUNT	1%	—	—	—	—	—	1%
NEGOTIABLE; VARIES	15%	5%	—	14%	—	—	12%
1 MONTH	—	5%	—	—	—	—	1%
2 MONTHS	7%	11%	—	—	—	—	7%
3 MONTHS	7%	16%	29%	14%	—	100%	12%
4-6 MONTHS	19%	21%	14%	43%	100%	—	22%
7 MONTHS - 1 YEAR	4%	11%	14%	—	—	—	6%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	4%	—	—	—	—	—	3%
DOLLAR LIMITS	1%	5%	—	14%	—	—	3%
ALL OTHER LIMITS	1%	—	—	—	—	—	1%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	2	5	4	1	13	13	3	3	—	6	89
NO ANSWER; DON'T KNOW	—	—	—	1	1	2	—	—	—	—	4
TOTAL ANSWERING	2	5	4	—	12	11	3	3	—	6	85
	100%	100%	100%	—	100%	100%	100%	100%	—	100%	100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	50%	40%	100%	—	67%	73%	100%	33%	—	83%	56%
REASONABLE	—	—	—	—	—	9%	—	—	—	—	4%
NEGOTIABLE; VARIES	—	—	—	—	8%	9%	—	33%	—	—	9%
1-2 POINTS	—	40%	—	—	8%	—	—	33%	—	17%	13%
3-5 POINTS	—	20%	—	—	—	—	—	—	—	—	5%
6-9 POINTS	—	—	—	—	8%	—	—	—	—	—	2%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	—	—	—	—	—	—	—	—	—	—	2%
VA/FHA LOANS ONLY	—	—	—	—	—	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	50%	—	—	—	8%	—	—	—	—	—	5%
ALL OTHER LIMITS	—	—	—	—	—	9%	—	—	—	—	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	6	5	1	5	5	1	2	3	1	10	89
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	4
TOTAL ANSWERING	6 100%	5 100%	1 100%	5 100%	5 100%	1 100%	2 100%	3 100%	1 100%	10 100%	85 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	17%	40%	100%	60%	80%	—	50%	33%	—	30%	56%
REASONABLE	—	—	—	20%	—	—	—	—	100%	—	4%
NEGOTIABLE; VARIES	17%	—	—	—	—	—	50%	—	—	30%	9%
1-2 POINTS	33%	—	—	—	20%	100%	—	33%	—	10%	13%
3-5 POINTS	17%	20%	—	—	—	—	—	—	—	10%	5%
6-9 POINTS	—	—	—	—	—	—	—	33%	—	—	2%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	17%	20%	—	—	—	—	—	—	—	—	2%
VA/FHA LOANS ONLY	—	20%	—	—	—	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	—	—	—	20%	—	—	—	—	—	10%	5%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	10%	2%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	56	19	7	5	2	—	89
NO ANSWER; DON'T KNOW	3	1	—	—	—	—	4
TOTAL ANSWERING	53	18	7	5	2	—	85
	100%	100%	100%	100%	100%	—	100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	66%	44%	57%	20%	—	—	56%
REASONABLE	4%	6%	—	—	—	—	4%
NEGOTIABLE; VARIES	9%	6%	14%	20%	—	—	9%
1-2 POINTS	9%	17%	14%	20%	50%	—	13%
3-5 POINTS	4%	6%	—	—	50%	—	5%
6-9 POINTS	2%	6%	—	—	—	—	2%
10 OR MORE POINTS	—	—	—	—	—	—	—
PAY PART OF THE POINTS	—	6%	14%	—	—	—	2%
VA/FHA LOANS ONLY	—	—	—	20%	—	—	1%
FLAT DOLLAR LIMIT	4%	11%	—	—	—	—	5%
ALL OTHER LIMITS	2%	—	—	20%	—	—	2%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	23 100%	33 100%	19 100%	12 100%	61 100%	61 100%	9 100%	16 100%	25 100%	16 100%	445 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	52%	48%	37%	50%	39%	46%	33%	44%	44%	38%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	57%	42%	42%	83%	48%	48%	56%	56%	56%	31%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	39%	33%	16%	33%	26%	34%	11%	44%	28%	25%	30%
BROKERAGE COMMISSION	91%	94%	79%	83%	89%	85%	78%	88%	76%	94%	87%
MORTGAGE PREPAYMENT PENALTIES	87%	73%	58%	83%	66%	61%	78%	75%	64%	63%	69%
MAINTENANCE, REPAIR OR REMODELING COSTS	13%	18%	21%	—	26%	20%	22%	25%	28%	13%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	9%	15%	11%	—	20%	16%	—	19%	8%	6%	17%
LOSS ON SALE BELOW INVESTMENT COST	22%	33%	—	8%	13%	21%	—	6%	—	13%	15%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	74%	48%	63%	67%	56%	51%	11%	56%	40%	56%	56%
OTHER NORMAL CLOSING COSTS	91%	79%	89%	92%	89%	79%	67%	88%	80%	88%	83%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	2%	2%	—	6%	—	—	1%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	16 100%	30 100%	20 100%	13 100%	14 100%	4 100%	12 100%	11 100%	13 100%	37 100%	445 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	63%	47%	55%	46%	50%	25%	58%	27%	23%	38%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	19%	40%	60%	23%	64%	50%	58%	45%	38%	43%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	25%	37%	40%	15%	36%	50%	33%	27%	31%	24%	30%
BROKERAGE COMMISSION	94%	80%	95%	69%	100%	75%	83%	100%	85%	84%	87%
MORTGAGE PREPAYMENT PENALTIES	81%	70%	65%	62%	100%	75%	58%	82%	85%	62%	69%
MAINTENANCE, REPAIR OR REMODELING COSTS	13%	23%	20%	23%	21%	25%	50%	27%	23%	16%	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	13%	20%	30%	23%	21%	—	33%	36%	31%	16%	17%
LOSS ON SALE BELOW INVESTMENT COST	25%	23%	20%	15%	7%	—	25%	9%	15%	8%	15%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	50%	60%	75%	46%	64%	50%	67%	36%	77%	59%	56%
OTHER NORMAL CLOSING COSTS	81%	80%	90%	69%	100%	75%	83%	100%	62%	76%	83%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	15%	—	—	—	—	—	—	1%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE POLICY	187 100%	81 100%	61 100%	77 100%	27 100%	12 100%	445 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	39%	47%	51%	52%	37%	42%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	49%	49%	41%	48%	48%	25%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	33%	25%	28%	35%	26%	25%	30%
BROKERAGE COMMISSION	84%	89%	87%	87%	89%	100%	87%
MORTGAGE PREPAYMENT PENALTIES	64%	65%	69%	81%	81%	92%	69%
MAINTENANCE, REPAIR OR REMODELING COSTS	24%	19%	21%	23%	11%	—	21%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	16%	21%	11%	18%	15%	33%	17%
LOSS ON SALE BELOW INVESTMENT COST	13%	15%	16%	13%	26%	42%	15%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	50%	53%	56%	70%	63%	58%	56%
OTHER NORMAL CLOSING COSTS	83%	83%	80%	84%	78%	100%	83%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	1%	2%	4%	—	—	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	12	16	7	6	24	28	3	7	11	6	196
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	—	—	—	1
TOTAL ANSWERING	12 100%	16 100%	7 100%	6 100%	24 100%	27 100%	3 100%	7 100%	11 100%	6 100%	195 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	—	13%	14%	—	17%	22%	33%	14%	18%	33%	15%
REASONABLE AMOUNT	—	—	—	—	4%	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	—	—	—	8%	4%	—	—	9%	17%	5%
1 MONTH	8%	—	—	17%	—	7%	—	—	—	—	4%
2 MONTHS	42%	38%	—	—	4%	26%	—	—	18%	—	14%
3 MONTHS	25%	31%	43%	17%	29%	33%	67%	29%	18%	50%	32%
4-6 MONTHS	25%	13%	14%	50%	29%	—	—	43%	27%	—	22%
7 MONTHS - 1 YEAR	—	—	14%	—	4%	—	—	—	—	—	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	17%	—	—	—	—	—	—	1%
DOLLAR LIMITS	—	6%	14%	—	4%	4%	—	14%	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	4%	—	—	9%	—	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	10	14	11	6	7	1	7	3	3	14	196
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	10 100%	14 100%	11 100%	6 100%	7 100%	1 100%	7 100%	3 100%	3 100%	14 100%	195 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	10%	14%	27%	17%	29%	—	—	—	—	14%	15%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	—	9%	—	—	—	14%	—	33%	7%	5%
1 MONTH	30%	—	—	—	—	—	—	33%	—	—	4%
2 MONTHS	—	14%	27%	—	—	—	14%	—	—	7%	14%
3 MONTHS	10%	36%	27%	67%	71%	—	14%	67%	—	29%	32%
4-6 MONTHS	30%	36%	9%	17%	—	100%	57%	—	33%	29%	22%
7 MONTHS - 1 YEAR	20%	—	—	—	—	—	—	—	—	7%	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	—	—	—	—	—	7%	1%
DOLLAR LIMITS	—	—	—	—	—	—	—	—	33%	—	3%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	72	38	31	40	10	5	196
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	72 100%	38 100%	31 100%	39 100%	10 100%	5 100%	195 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	19%	5%	23%	15%	10%	—	15%
REASONABLE AMOUNT	—	3%	—	—	—	—	1%
NEGOTIABLE; VARIES	8%	3%	3%	3%	—	—	5%
1 MONTH	4%	5%	3%	5%	—	—	4%
2 MONTHS	13%	3%	19%	28%	10%	—	14%
3 MONTHS	29%	37%	35%	23%	60%	20%	32%
4-6 MONTHS	18%	32%	13%	21%	20%	60%	22%
7 MONTHS - 1 YEAR	1%	8%	—	—	—	20%	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	3%	3%	—	—	—	1%
DOLLAR LIMITS	4%	3%	—	5%	—	—	3%
ALL OTHER LIMITS	3%	—	—	—	—	—	1%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	13	14	8	10	29	29	5	9	14	5	210
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	—	6
TOTAL ANSWERING	13 100%	14 100%	8 100%	10 100%	29 100%	29 100%	5 100%	9 100%	13 100%	5 100%	204 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	46%	43%	38%	30%	38%	48%	60%	22%	62%	20%	40%
REASONABLE	—	—	13%	—	3%	—	—	—	—	—	2%
NEGOTIABLE; VARIES	8%	7%	—	20%	3%	7%	—	11%	15%	20%	8%
1-2 POINTS	8%	7%	—	10%	3%	14%	20%	—	—	20%	8%
3-5 POINTS	23%	21%	38%	30%	24%	21%	—	33%	—	20%	21%
6-9 POINTS	—	14%	—	—	3%	3%	—	11%	23%	—	5%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	8%	7%	—	—	10%	—	—	22%	—	—	4%
VA/FHA LOANS ONLY	8%	—	—	—	—	—	—	—	—	20%	3%
FLAT DOLLAR LIMIT	—	—	13%	—	10%	7%	20%	—	—	—	5%
ALL OTHER LIMITS	—	—	—	10%	3%	—	—	—	—	—	2%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	3	12	12	3	9	2	7	5	5	16	210
NO ANSWER; DON'T KNOW	—	1	1	—	1	—	—	—	1	1	6
TOTAL ANSWERING	3 100%	11 100%	11 100%	3 100%	8 100%	2 100%	7 100%	5 100%	4 100%	15 100%	204 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	33%	9%	45%	33%	38%	50%	43%	60%	25%	40%	40%
REASONABLE	—	—	—	—	13%	—	—	—	—	7%	2%
NEGOTIABLE; VARIES	—	9%	18%	—	—	—	—	—	25%	7%	8%
1-2 POINTS	—	—	9%	—	13%	—	43%	—	25%	7%	8%
3-5 POINTS	33%	27%	—	67%	25%	50%	14%	20%	—	20%	21%
6-9 POINTS	—	9%	—	—	13%	—	—	—	—	—	5%
10 OR MORE POINTS	—	—	—	—	—	—	—	20%	—	—	—
PAY PART OF THE POINTS	—	9%	—	—	—	—	—	—	—	7%	4%
VA/FHA LOANS ONLY	33%	18%	—	—	—	—	—	—	25%	7%	3%
FLAT DOLLAR LIMIT	—	9%	18%	—	—	—	—	—	—	7%	5%
ALL OTHER LIMITS	—	9%	9%	—	—	—	—	—	—	—	2%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	92	40	25	37	13	3	210
NO ANSWER; DON'T KNOW	2	1	1	1	1	—	6
TOTAL ANSWERING	90 100%	39 100%	24 100%	36 100%	12 100%	3 100%	204 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	48%	33%	50%	33%	17%	—	40%
REASONABLE	3%	—	—	3%	—	—	2%
NEGOTIABLE; VARIES	8%	8%	8%	8%	8%	—	8%
1-2 POINTS	9%	8%	8%	3%	17%	33%	8%
3-5 POINTS	19%	28%	21%	11%	42%	33%	21%
6-9 POINTS	4%	3%	4%	11%	—	—	5%
10 OR MORE POINTS	—	3%	—	—	—	—	—
PAY PART OF THE POINTS	1%	5%	—	14%	—	33%	4%
VA/FHA LOANS ONLY	1%	—	8%	8%	8%	—	3%
FLAT DOLLAR LIMIT	6%	13%	—	3%	—	—	5%
ALL OTHER LIMITS	1%	—	—	6%	8%	—	2%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	1	—	—	—	6
TOTAL ANSWERING	26 100%	42 100%	24 100%	14 100%	88 100%	79 100%	17 100%	22 100%	26 100%	23 100%	602 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	65%	64%	63%	36%	58%	53%	53%	50%	42%	35%	53%
WILL NOT PROVIDE EQUITY LOANS	35%	36%	38%	64%	42%	47%	47%	50%	58%	65%	47%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1	—	—	1	6
TOTAL ANSWERING	22 100%	40 100%	24 100%	22 100%	20 100%	7 100%	22 100%	16 100%	14 100%	54 100%	602 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	45%	65%	50%	41%	55%	29%	59%	44%	36%	48%	53%
WILL NOT PROVIDE EQUITY LOANS	55%	35%	50%	59%	45%	71%	41%	56%	64%	52%	47%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	4	—	1	1	—	—	6
TOTAL ANSWERING	290 100%	109 100%	72 100%	88 100%	29 100%	14 100%	602 100%
EQUITY LOANS OR ADVANCES							
WILL PROVIDE EQUITY LOANS	51%	60%	54%	43%	62%	64%	53%
WILL NOT PROVIDE EQUITY LOANS	49%	40%	46%	57%	38%	36%	47%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING EQUITY LOANS	17	27	15	5	51	42	9	11	11	8	317
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	17 100%	27 100%	15 100%	5 100%	51 100%	42 100%	9 100%	11 100%	11 100%	8 100%	317 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	71%	70%	87%	40%	61%	69%	67%	45%	55%	50%	64%
PROVIDED BY RELOCATION FIRM OR BANK	24%	11%	7%	40%	29%	29%	22%	36%	45%	38%	27%
EITHER OR BOTH OF ABOVE	6%	19%	7%	20%	10%	2%	11%	18%	—	13%	9%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING EQUITY LOANS	10	26	12	9	11	2	13	7	5	26	317
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	10 100%	26 100%	12 100%	9 100%	11 100%	2 100%	13 100%	7 100%	5 100%	26 100%	317 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	70%	62%	58%	44%	82%	100%	62%	71%	100%	50%	64%
PROVIDED BY RELOCATION FIRM OR BANK	30%	35%	33%	22%	9%	—	31%	14%	—	38%	27%
EITHER OR BOTH OF ABOVE	—	4%	8%	33%	9%	—	8%	14%	—	12%	9%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING EQUITY LOANS	148	65	39	38	18	9	317
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	148 100%	65 100%	39 100%	38 100%	18 100%	9 100%	317 100%
SOURCE OF FUNDS							
PROVIDED FROM COMPANY FUNDS	64%	58%	64%	68%	72%	67%	64%
PROVIDED BY RELOCATION FIRM OR BANK	27%	29%	28%	24%	22%	22%	27%
EITHER OR BOTH OF ABOVE	9%	12%	8%	8%	6%	11%	9%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	—	—	—	—	3
TOTAL ANSWERING	25 100%	43 100%	25 100%	14 100%	87 100%	79 100%	18 100%	22 100%	26 100%	23 100%	605 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1982	56%	67%	64%	71%	72%	53%	61%	82%	58%	74%	65%
HAVE NOT HAD PROBLEMS IN 1982	44%	33%	36%	29%	28%	47%	39%	18%	42%	26%	35%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	3
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	54 100%	605 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1982	41%	63%	75%	59%	85%	71%	61%	75%	64%	61%	65%
HAVE NOT HAD PROBLEMS IN 1982	59%	37%	25%	41%	15%	29%	39%	25%	36%	39%	35%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	—	—	—	1	1	3
TOTAL ANSWERING	293 100%	109 100%	73 100%	89 100%	28 100%	13 100%	605 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES							
HAVE HAD PROBLEMS IN 1982	63%	66%	62%	74%	46%	69%	65%
HAVE NOT HAD PROBLEMS IN 1982	37%	34%	38%	26%	54%	31%	35%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	INDUSTRY										
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL EXPERIENCING PROBLEMS	14	29	16	10	63	42	11	18	15	17	391
NO ANSWER	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	14 100%	29 100%	16 100%	10 100%	63 100%	42 100%	11 100%	18 100%	15 100%	17 100%	390 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	7%	3%	—	—	6%	5%	9%	—	7%	—	4%
HIGH INTEREST RATES ON MORTGAGES	21%	14%	6%	10%	6%	7%	36%	17%	27%	29%	15%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	71%	69%	75%	50%	67%	79%	64%	67%	60%	59%	69%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	7%	14%	25%	50%	21%	14%	—	17%	13%	6%	17%
SELLING IN RURAL AREAS/SMALL TOWNS	—	10%	—	20%	5%	5%	—	6%	7%	—	5%
APPRAISALS WERE TOO LOW	7%	3%	13%	—	11%	5%	18%	17%	7%	18%	9%
OTHER PROBLEMS	—	—	—	—	—	—	—	—	—	—	1%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL EXPERIENCING PROBLEMS	9	26	18	13	17	5	14	12	9	33	391
NO ANSWER	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	9 100%	26 100%	18 100%	13 100%	16 100%	5 100%	14 100%	12 100%	9 100%	33 100%	390 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	—	4%	6%	8%	—	—	—	—	—	3%	4%
HIGH INTEREST RATES ON MORTGAGES	33%	8%	11%	8%	6%	—	29%	17%	11%	27%	15%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	78%	65%	72%	77%	44%	60%	71%	75%	67%	82%	69%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	11%	19%	17%	8%	25%	40%	14%	17%	33%	9%	17%
SELLING IN RURAL AREAS/SMALL TOWNS	—	4%	—	8%	13%	—	7%	8%	—	—	5%
APPRAISALS WERE TOO LOW	22%	4%	17%	8%	25%	—	—	—	—	3%	9%
OTHER PROBLEMS	—	4%	—	—	6%	—	—	—	—	—	1%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL EXPERIENCING PROBLEMS	186	72	45	66	13	9	391
NO ANSWER	1	—	—	—	—	—	1
TOTAL ANSWERING	185 100%	72 100%	45 100%	66 100%	13 100%	9 100%	390 100%
PROBLEMS							
LACK OF MORTGAGE MONEY; TIGHT MONEY	3%	1%	2%	5%	—	33%	4%
HIGH INTEREST RATES ON MORTGAGES	11%	18%	16%	15%	31%	22%	15%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	73%	75%	64%	58%	46%	78%	69%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	14%	17%	22%	23%	23%	—	17%
SELLING IN RURAL AREAS/SMALL TOWNS	6%	1%	7%	5%	—	—	5%
APPRAISALS WERE TOO LOW	7%	7%	13%	12%	8%	11%	9%
OTHER PROBLEMS	1%	—	—	—	—	—	1%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	608 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	81%	51%	48%	86%	50%	47%	39%	50%	50%	52%	52%
ATTORNEY OR ESCROW OFFICER FEES	92%	77%	56%	86%	72%	81%	44%	64%	69%	70%	72%
MORTGAGE ORIGINATION FEES	85%	70%	56%	79%	56%	72%	33%	64%	69%	61%	64%
TITLE COSTS	92%	79%	64%	86%	69%	76%	50%	73%	69%	70%	72%
OTHER NORMAL CLOSING COSTS	96%	81%	60%	86%	69%	73%	50%	73%	69%	74%	73%
INTEREST ON INTERIM OR BRIDGE LOANS	31%	33%	20%	21%	30%	34%	22%	27%	35%	39%	29%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	—	9%	8%	—	2%	5%	11%	9%	8%	17%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	4%	—	—	—	2%	3%	—	—	—	4%	2%
OTHER EXPENSES	—	2%	4%	—	2%	4%	—	5%	—	—	2%
NO EXPENSES REIMBURSED	—	5%	24%	14%	15%	8%	39%	14%	23%	4%	12%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	608 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	59%	54%	63%	32%	60%	57%	35%	44%	79%	47%	52%
ATTORNEY OR ESCROW OFFICER FEES	68%	73%	83%	68%	85%	57%	52%	63%	86%	65%	72%
MORTGAGE ORIGINATION FEES	59%	76%	75%	64%	80%	29%	48%	56%	79%	58%	64%
TITLE COSTS	73%	73%	79%	77%	85%	57%	48%	69%	79%	65%	72%
OTHER NORMAL CLOSING COSTS	73%	76%	79%	77%	85%	57%	70%	75%	86%	65%	73%
INTEREST ON INTERIM OR BRIDGE LOANS	32%	24%	29%	14%	30%	—	17%	25%	43%	29%	29%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	18%	7%	13%	5%	—	29%	4%	—	—	13%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	5%	2%	—	5%	—	—	4%	—	—	7%	2%
OTHER EXPENSES	—	—	4%	—	—	—	9%	—	—	2%	2%
NO EXPENSES REIMBURSED	5%	10%	4%	9%	15%	14%	22%	25%	7%	9%	12%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294 100%	109 100%	73 100%	89 100%	29 100%	14 100%	608 100%
REIMBURSED EXPENSES							
MORTGAGE DISCOUNT POINTS PAID BY BUYER	46%	61%	53%	56%	62%	50%	52%
ATTORNEY OR ESCROW OFFICER FEES	65%	76%	78%	80%	83%	71%	72%
MORTGAGE ORIGINATION FEES	56%	66%	79%	75%	69%	64%	64%
TITLE COSTS	67%	74%	78%	80%	72%	71%	72%
OTHER NORMAL CLOSING COSTS	69%	74%	78%	81%	79%	71%	73%
INTEREST ON INTERIM OR BRIDGE LOANS	28%	27%	40%	27%	28%	21%	29%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	7%	6%	4%	8%	10%	14%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	2%	6%	1%	1%	—	—	2%
OTHER EXPENSES	2%	4%	3%	—	—	—	2%
NO EXPENSES REIMBURSED	16%	9%	10%	8%	3%	14%	12%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	21	22	12	12	44	37	7	11	13	12	316
NO ANSWER; DON'T KNOW	2	—	—	1	—	—	—	—	—	—	8
TOTAL ANSWERING	19 100%	22 100%	12 100%	11 100%	44 100%	37 100%	7 100%	11 100%	13 100%	12 100%	308 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	32%	32%	42%	27%	45%	41%	71%	45%	54%	33%	36%
REASONABLE	5%	5%	—	—	5%	3%	—	—	15%	8%	6%
NEGOTIABLE; VARIES	11%	5%	17%	18%	5%	5%	14%	18%	—	17%	9%
1-2 POINTS	11%	14%	8%	18%	11%	14%	14%	9%	8%	8%	12%
3-5 POINTS	32%	36%	33%	36%	18%	38%	—	18%	15%	33%	29%
6-9 POINTS	5%	5%	—	—	7%	—	—	—	8%	—	3%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	—	—	—	—	5%	—	—	9%	—	—	2%
FLAT DOLLAR LIMIT	—	—	—	—	2%	—	—	—	—	—	2%
ALL OTHER LIMITS	5%	5%	—	—	2%	—	—	—	—	—	2%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	13	22	15	7	12	4	8	7	11	26	316
NO ANSWER; DON'T KNOW	1	—	1	1	—	—	1	—	1	—	8
TOTAL ANSWERING	12 100%	22 100%	14 100%	6 100%	12 100%	4 100%	7 100%	7 100%	10 100%	26 100%	308 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	17%	18%	21%	50%	33%	25%	14%	57%	30%	38%	36%
REASONABLE	8%	9%	—	17%	8%	—	14%	—	20%	8%	6%
NEGOTIABLE; VARIES	17%	5%	7%	17%	—	—	14%	14%	—	19%	9%
1-2 POINTS	33%	9%	7%	—	17%	25%	29%	14%	—	8%	12%
3-5 POINTS	17%	41%	43%	17%	42%	50%	29%	14%	30%	23%	29%
6-9 POINTS	—	5%	—	—	—	—	—	—	—	4%	3%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	8%	9%	—	—	—	—	—	—	—	—	2%
FLAT DOLLAR LIMIT	—	—	21%	—	—	—	—	—	10%	—	2%
ALL OTHER LIMITS	—	5%	—	—	—	—	—	—	10%	—	2%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	136	66	39	50	18	7	316
NO ANSWER; DON'T KNOW	1	4	—	1	2	—	8
TOTAL ANSWERING	135 100%	62 100%	39 100%	49 100%	16 100%	7 100%	308 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	46%	37%	33%	20%	19%	14%	36%
REASONABLE	7%	5%	—	6%	6%	14%	6%
NEGOTIABLE; VARIES	8%	5%	13%	14%	6%	14%	9%
1-2 POINTS	10%	15%	13%	8%	25%	14%	12%
3-5 POINTS	21%	31%	38%	37%	44%	29%	29%
6-9 POINTS	4%	—	—	2%	—	14%	3%
10 OR MORE POINTS	—	—	—	—	—	—	—
PAY PART OF THE POINTS	1%	3%	—	6%	—	—	2%
FLAT DOLLAR LIMIT	1%	2%	3%	2%	—	—	2%
ALL OTHER LIMITS	1%	3%	—	4%	—	—	2%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	33	14	12	63	64	8	14	18	16	437
NO ANSWER; DON'T KNOW	2	—	—	—	3	1	—	—	—	—	8
TOTAL ANSWERING	22	33	14	12	60	63	8	14	18	16	429
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES											
NO LIMITS	77%	85%	71%	83%	78%	76%	88%	71%	78%	81%	76%
REASONABLE	14%	6%	7%	8%	5%	8%	13%	7%	6%	13%	8%
NEGOTIABLE; VARIES	—	—	7%	—	7%	3%	—	—	6%	—	4%
1%	—	6%	7%	—	3%	—	—	7%	6%	6%	3%
2%	5%	—	—	—	—	—	—	—	—	—	—
3% OR MORE	—	—	—	8%	—	2%	—	—	6%	—	1%
LESS THAN $250	—	—	—	—	—	—	—	—	—	—	—
$250-$499	—	3%	—	—	2%	3%	—	—	—	—	1%
$500-$999	—	—	—	—	5%	3%	—	14%	—	—	3%
$1,000 OR OVER	5%	—	7%	—	—	3%	—	—	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	2%	—	—	—	—	—

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	15	30	20	15	17	4	12	10	12	36	437
NO ANSWER; DON'T KNOW	—	1	—	1	—	—	—	—	—	—	8
TOTAL ANSWERING	15 100%	29 100%	20 100%	14 100%	17 100%	4 100%	12 100%	10 100%	12 100%	36 100%	429 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES											
NO LIMITS	67%	79%	85%	64%	71%	75%	67%	80%	50%	75%	76%
REASONABLE	7%	10%	5%	21%	12%	—	8%	—	17%	6%	8%
NEGOTIABLE; VARIES	13%	7%	—	14%	—	—	8%	—	17%	3%	4%
1%	—	—	—	—	6%	—	—	10%	—	3%	3%
2%	—	—	—	—	—	—	—	—	8%	—	—
3% OR MORE	—	3%	5%	—	—	—	—	—	—	—	1%
LESS THAN $250	—	—	—	—	—	—	—	—	8%	—	—
$250-$499	7%	—	—	—	—	—	—	—	—	3%	1%
$500-$999	7%	—	5%	—	6%	—	8%	—	—	3%	3%
$1,000 OR OVER	—	—	—	—	6%	25%	8%	10%	—	8%	3%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	—

TABLE 21
WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	192	83	57	71	24	10	437
NO ANSWER; DON'T KNOW	2	4	1	—	1	—	8
TOTAL ANSWERING	190 100%	79 100%	56 100%	71 100%	23 100%	10 100%	429 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES							
NO LIMITS	82%	76%	80%	66%	65%	50%	76%
REASONABLE	7%	8%	7%	10%	9%	20%	8%
NEGOTIABLE; VARIES	4%	3%	4%	6%	4%	10%	4%
1%	1%	4%	2%	4%	9%	—	3%
2%	—	—	—	1%	—	10%	—
3% OR MORE	1%	—	—	4%	—	—	1%
LESS THAN $250	—	—	—	—	4%	—	—
$250-$499	2%	—	2%	3%	—	—	1%
$500-$999	2%	6%	—	3%	4%	10%	3%
$1,000 OR OVER	1%	4%	5%	3%	4%	—	3%
ALL OTHER LIMITS	1%	—	—	—	—	—	—

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	22	30	14	11	49	57	6	14	18	14	392
NO ANSWER; DON'T KNOW	2	—	1	—	3	2	—	—	—	—	9
TOTAL ANSWERING	20	30	13	11	46	55	6	14	18	14	383
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	60%	83%	62%	82%	70%	78%	83%	64%	83%	57%	70%
REASONABLE	10%	3%	—	—	7%	5%	17%	7%	—	7%	5%
NEGOTIABLE; VARIES	5%	—	15%	—	4%	2%	—	7%	6%	—	5%
1%	—	3%	—	9%	2%	2%	—	7%	—	7%	3%
2%	5%	—	8%	—	9%	—	—	14%	—	14%	7%
3%	—	3%	—	9%	9%	4%	—	—	6%	14%	5%
4%	—	—	8%	—	—	2%	—	—	—	—	1%
5% OR MORE	20%	7%	—	—	—	5%	—	—	—	—	3%
DOLLAR LIMITS	—	—	8%	—	—	—	—	—	—	—	1%
OTHER LIMITS	—	—	—	—	—	2%	—	—	6%	—	1%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	13	31	18	14	16	2	11	9	11	32	392
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	—	9
TOTAL ANSWERING	13 100%	31 100%	18 100%	13 100%	16 100%	2 100%	11 100%	9 100%	11 100%	32 100%	383 100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	46%	65%	67%	54%	69%	50%	73%	78%	45%	75%	70%
REASONABLE	8%	6%	6%	15%	6%	—	—	—	9%	—	5%
NEGOTIABLE; VARIES	8%	3%	—	8%	13%	—	—	—	27%	6%	5%
1%	15%	3%	6%	—	—	—	9%	—	—	—	3%
2%	8%	10%	6%	15%	6%	—	9%	22%	18%	6%	7%
3%	—	6%	11%	8%	—	—	—	—	—	6%	5%
4%	—	—	—	—	—	—	—	—	—	3%	1%
5% OR MORE	—	3%	6%	—	6%	50%	—	—	—	—	3%
DOLLAR LIMITS	15%	—	—	—	—	—	9%	—	—	3%	1%
OTHER LIMITS	—	3%	—	—	—	—	—	—	—	—	1%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	166	72	58	67	20	9	392
NO ANSWER; DON'T KNOW	3	4	1	—	1	—	9
TOTAL ANSWERING	163 100%	68 100%	57 100%	67 100%	19 100%	9 100%	383 100%
LIMITS ON MORTGAGE ORIGINATION FEES							
NO LIMITS	80%	72%	63%	58%	58%	11%	70%
REASONABLE	6%	6%	4%	3%	11%	11%	5%
NEGOTIABLE; VARIES	3%	4%	5%	7%	5%	11%	5%
1%	2%	—	9%	1%	5%	—	3%
2%	2%	4%	9%	12%	5%	44%	7%
3%	2%	6%	5%	7%	5%	11%	5%
4%	1%	3%	—	—	—	—	1%
5% OR MORE	2%	1%	5%	6%	5%	11%	3%
DOLLAR LIMITS	—	1%	—	4%	5%	—	1%
OTHER LIMITS	1%	1%	—	—	—	—	1%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	34	16	12	61	60	9	16	18	16	438
NO ANSWER; DON'T KNOW	3	—	1	—	3	1	—	—	—	—	10
TOTAL ANSWERING	21	34	15	12	58	59	9	16	18	16	428
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON TITLE COSTS											
NO LIMITS	71%	94%	73%	100%	90%	86%	89%	88%	89%	88%	88%
REASONABLE	5%	6%	7%	—	5%	8%	11%	6%	—	13%	6%
NEGOTIABLE; VARIES	14%	—	7%	—	3%	2%	—	6%	6%	—	4%
1%	—	—	—	—	—	—	—	—	6%	—	—
2%	5%	—	—	—	2%	—	—	—	—	—	1%
3% OR MORE	5%	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	—	—	7%	—	—	2%	—	—	—	—	—
OTHER LIMITS	—	—	7%	—	—	2%	—	—	—	—	—

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	16	30	19	17	17	4	11	11	11	36	438
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	1	10
TOTAL ANSWERING	16 100%	30 100%	19 100%	16 100%	17 100%	4 100%	11 100%	11 100%	11 100%	35 100%	428 100%
LIMITS ON TITLE COSTS											
NO LIMITS	81%	90%	100%	88%	94%	100%	91%	100%	64%	91%	88%
REASONABLE	6%	10%	—	13%	6%	—	9%	—	9%	3%	6%
NEGOTIABLE; VARIES	13%	—	—	—	—	—	—	—	18%	6%	4%
1%	—	—	—	—	—	—	—	—	—	—	—
2%	—	—	—	—	—	—	—	—	9%	—	1%
3% OR MORE	—	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	—	—	—	—	—	—	—	—	—	—	—
OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	—

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	198	81	57	71	21	10	438
NO ANSWER; DON'T KNOW	3	5	1	—	1	—	10
TOTAL ANSWERING	195 100%	76 100%	56 100%	71 100%	20 100%	10 100%	428 100%
LIMITS ON TITLE COSTS							
NO LIMITS	89%	92%	96%	83%	80%	60%	88%
REASONABLE	7%	7%	4%	4%	10%	10%	6%
NEGOTIABLE; VARIES	3%	—	—	8%	10%	10%	4%
1%	—	1%	—	—	—	—	—
2%	1%	—	—	1%	—	10%	1%
3% OR MORE	—	—	—	—	—	10%	—
DOLLAR LIMITS	—	—	—	3%	—	—	—
OTHER LIMITS	1%	—	—	—	—	—	—

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	25	35	15	12	61	58	9	16	18	17	446
NO ANSWER; DON'T KNOW	3	—	—	—	3	1	—	—	—	—	9
TOTAL ANSWERING	22 100%	35 100%	15 100%	12 100%	58 100%	57 100%	9 100%	16 100%	18 100%	17 100%	437 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	86%	91%	67%	100%	88%	86%	78%	81%	83%	88%	84%
REASONABLE	5%	6%	—	—	5%	9%	11%	6%	6%	6%	6%
NEGOTIABLE; VARIES	5%	—	13%	—	2%	2%	—	—	6%	—	3%
1%	—	—	7%	—	—	—	—	6%	6%	—	1%
2%	—	—	—	—	2%	—	—	—	—	—	—
3%	5%	—	—	—	—	—	—	—	—	—	—
4% OR MORE	—	—	—	—	2%	—	—	—	—	—	1%
DOLLAR LIMITS	—	3%	13%	—	2%	2%	11%	—	—	6%	3%
OTHER LIMITS	—	—	—	—	—	2%	—	6%	—	—	1%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	16	31	19	17	17	4	16	12	12	36	446
NO ANSWER; DON'T KNOW	—	1	—	1	—	—	—	—	—	—	9
TOTAL ANSWERING	16 100%	30 100%	19 100%	16 100%	17 100%	4 100%	16 100%	12 100%	12 100%	36 100%	437 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	69%	87%	89%	69%	88%	75%	69%	92%	67%	89%	84%
REASONABLE	6%	10%	—	13%	12%	—	6%	—	17%	3%	6%
NEGOTIABLE; VARIES	13%	—	—	—	—	—	13%	—	8%	3%	3%
1%	—	—	—	—	—	—	—	—	—	—	1%
2%	—	—	—	—	—	—	—	—	8%	—	—
3%	—	—	—	—	—	—	—	—	—	—	—
4% OR MORE	—	—	5%	—	—	—	6%	8%	—	—	1%
DOLLAR LIMITS	13%	—	—	6%	—	25%	6%	—	—	6%	3%
OTHER LIMITS	—	3%	5%	13%	—	—	—	—	—	—	1%

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	203	81	57	72	23	10	446
NO ANSWER; DON'T KNOW	2	4	2	—	1	—	9
TOTAL ANSWERING	201 100%	77 100%	55 100%	72 100%	22 100%	10 100%	437 100%
LIMITS ON OTHER NORMAL CLOSING COSTS							
NO LIMITS	84%	84%	96%	76%	82%	80%	84%
REASONABLE	6%	5%	2%	7%	14%	10%	6%
NEGOTIABLE; VARIES	3%	1%	—	6%	—	—	3%
1%	—	1%	—	1%	—	—	1%
2%	—	—	—	1%	—	—	—
3%	—	—	—	—	—	10%	—
4% OR MORE	1%	1%	—	—	—	—	1%
DOLLAR LIMITS	2%	5%	—	6%	5%	—	3%
OTHER LIMITS	1%	1%	2%	3%	—	—	1%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	8	14	5	3	26	27	4	6	9	9	174
NO ANSWER; DON'T KNOW	—	—	1	1	2	—	—	—	—	—	5
TOTAL ANSWERING	8 100%	14 100%	4 100%	2 100%	24 100%	27 100%	4 100%	6 100%	9 100%	9 100%	169 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	38%	86%	50%	50%	63%	67%	75%	17%	67%	44%	62%
REASONABLE	—	—	—	—	—	—	—	—	—	11%	1%
NEGOTIABLE; VARIES	—	—	—	—	17%	7%	—	—	11%	11%	9%
FOR LOANS UP TO EQUITY IN OLD HOME	13%	—	—	—	—	4%	25%	—	—	11%	3%
1-2 MONTHS	—	—	—	—	4%	7%	—	17%	11%	—	3%
3-5 MONTHS	25%	14%	25%	—	17%	7%	—	17%	—	11%	13%
6 MONTHS OR LONGER	25%	—	25%	50%	—	7%	—	33%	11%	11%	8%
OTHER LIMITS	—	—	—	—	—	—	—	17%	—	—	1%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	7	10	7	3	6	—	4	4	6	16	174
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	—	5
TOTAL ANSWERING	7	10	7	3	6	—	4	4	5	16	169
	100%	100%	100%	100%	100%	—	100%	100%	100%	100%	100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	43%	70%	86%	33%	50%	—	75%	100%	40%	63%	62%
REASONABLE	—	—	—	33%	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	43%	10%	—	—	—	—	—	—	20%	13%	9%
FOR LOANS UP TO EQUITY IN OLD HOME	—	10%	—	—	—	—	—	—	—	—	3%
1-2 MONTHS	—	—	—	—	—	—	—	—	—	—	3%
3-5 MONTHS	—	10%	14%	—	50%	—	25%	—	40%	6%	13%
6 MONTHS OR LONGER	14%	—	—	33%	—	—	—	—	—	13%	8%
OTHER LIMITS	—	—	—	—	—	—	—	—	—	6%	1%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	81	29	29	24	8	3	174
NO ANSWER; DON'T KNOW	3	2	—	—	—	—	5
TOTAL ANSWERING	78 100%	27 100%	29 100%	24 100%	8 100%	3 100%	169 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS							
NONE	69%	67%	55%	46%	50%	33%	62%
REASONABLE	3%	—	—	—	—	—	1%
NEGOTIABLE; VARIES	9%	7%	7%	17%	—	—	9%
FOR LOANS UP TO EQUITY IN OLD HOME	—	—	7%	8%	—	33%	3%
1-2 MONTHS	1%	—	—	17%	—	—	3%
3-5 MONTHS	8%	15%	28%	4%	38%	—	13%
6 MONTHS OR LONGER	8%	11%	3%	8%	13%	33%	8%
OTHER LIMITS	3%	—	—	—	—	—	1%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	1	—	3	4	1	2	2	—	23
TOTAL ANSWERING	26	43	24	14	85	75	17	20	24	23	585
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1982	12%	23%	21%	14%	22%	12%	12%	25%	13%	22%	16%
HAVE NOT HAD PROBLEMS IN 1982	88%	77%	79%	86%	78%	88%	88%	75%	88%	78%	84%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	1	—	3	—	—	—	1	1	1	3	23
TOTAL ANSWERING	21	41	21	22	20	7	22	15	13	52	585
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1982	19%	17%	24%	18%	5%	—	9%	7%	15%	6%	16%
HAVE NOT HAD PROBLEMS IN 1982	81%	83%	76%	82%	95%	100%	91%	93%	85%	94%	84%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	10	4	4	4	—	1	23
TOTAL ANSWERING	284 100%	105 100%	69 100%	85 100%	29 100%	13 100%	585 100%
PROBLEMS IN GETTING MORTGAGES							
HAVE HAD PROBLEMS IN 1982	11%	13%	22%	24%	17%	46%	16%
HAVE NOT HAD PROBLEMS IN 1982	89%	87%	78%	76%	83%	54%	84%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1	—	—	—	4
TOTAL ANSWERING	26 100%	42 100%	25 100%	14 100%	88 100%	79 100%	17 100%	22 100%	26 100%	23 100%	604 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	69%	67%	72%	71%	72%	61%	71%	68%	88%	70%	73%
REFER TO BANKS	4%	12%	8%	—	13%	3%	6%	5%	—	13%	8%
COMPANY PROVIDES MORTGAGES	—	—	4%	7%	1%	28%	6%	9%	—	4%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	12%	2%	—	—	—	3%	—	—	—	—	1%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	4%	2%	4%	—	2%	1%	—	5%	—	—	2%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	—	—	—	—	—	—	—	—	—	4%	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	—	2%	—	—	—	—	—	—	—	—	—
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	—	2%	—	7%	1%	—	6%	5%	4%	4%	2%
GUARANTEEING LOANS	4%	—	4%	—	1%	—	—	5%	—	4%	1%
PROVIDING MORTGAGE BUY-DOWNS	—	—	4%	—	3%	—	—	—	4%	—	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	—	—	—	—	—	—	—	—
USING OWN INFLUENCE ON LENDERS	4%	10%	—	—	5%	3%	12%	—	—	—	3%
LOOKING AT PROBLEM NOW	—	2%	4%	7%	1%	3%	—	5%	4%	—	2%
ALL OTHER STEPS	4%	—	—	7%	1%	—	—	—	—	—	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	1	4
TOTAL ANSWERING	22 100%	40 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	54 100%	604 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	73%	75%	71%	73%	70%	100%	87%	81%	86%	80%	73%
REFER TO BANKS	—	10%	4%	5%	15%	—	13%	6%	—	13%	8%
COMPANY PROVIDES MORTGAGES	9%	3%	8%	—	5%	—	—	—	—	4%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	5%	—	4%	5%	—	—	—	—	—	—	1%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	—	—	4%	5%	—	—	—	—	—	2%	2%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	—	5%	—	—	—	—	—	6%	—	—	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	—	—	—	—	—	—	—	—	—	—	—
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	—	3%	—	—	5%	—	—	6%	—	2%	2%
GUARANTEEING LOANS	—	3%	—	—	—	—	—	—	—	—	1%
PROVIDING MORTGAGE BUY-DOWNS	—	3%	4%	5%	—	—	—	—	7%	—	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	—	5%	—	—	—	—	—	—
USING OWN INFLUENCE ON LENDERS	—	—	4%	9%	—	—	—	—	7%	—	3%
LOOKING AT PROBLEM NOW	9%	—	—	—	—	—	—	—	—	—	2%
ALL OTHER STEPS	5%	—	—	—	—	—	—	—	—	—	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	—	1	2	—	—	4
TOTAL ANSWERING	293 100%	109 100%	72 100%	87 100%	29 100%	14 100%	604 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES							
NOTHING	75%	77%	69%	70%	59%	57%	73%
REFER TO BANKS	10%	9%	7%	2%	3%	—	8%
COMPANY PROVIDES MORTGAGES	4%	4%	13%	9%	17%	—	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	1%	3%	—	1%	10%	—	1%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	2%	1%	—	2%	—	7%	2%
PROVIDE LUMP SUM MIDA PAYMENTS FOR DOWN PAYMENTS	—	—	—	1%	3%	7%	1%
CONSIDERING LUMP SUM MIDA PAYMENTS	—	—	—	—	—	—	—
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	3%	1%	1%	1%	—	—	2%
GUARANTEEING LOANS	1%	1%	1%	—	—	7%	1%
PROVIDING MORTGAGE BUY-DOWNS	1%	1%	1%	2%	3%	—	1%
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	1%	—	—	—
USING OWN INFLUENCE ON LENDERS	2%	2%	6%	5%	3%	7%	3%
LOOKING AT PROBLEM NOW	1%	—	1%	5%	—	14%	2%
ALL OTHER STEPS	1%	2%	—	—	—	—	1%

TABLE 28

FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	1	—	—	2
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	17 100%	21 100%	26 100%	23 100%	606 100%
MORTGAGES FOR EMPLOYEES											
FIRM DOES PROVIDE	—	5%	4%	7%	1%	33%	6%	10%	4%	—	7%
FIRM DOES NOT PROVIDE	100%	95%	96%	93%	99%	67%	94%	90%	96%	100%	93%

TABLE 28

FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	606 100%
MORTGAGES FOR EMPLOYEES											
FIRM DOES PROVIDE	—	2%	13%	—	—	—	—	—	—	2%	7%
FIRM DOES NOT PROVIDE	100%	98%	88%	100%	100%	100%	100%	100%	100%	98%	93%

TABLE 28

FIRMS PROVIDING ACTUAL MORTGAGES TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	1	1	—	—	2
TOTAL ANSWERING	294 100%	109 100%	72 100%	88 100%	29 100%	14 100%	606 100%
MORTGAGES FOR EMPLOYEES							
FIRM DOES PROVIDE	4%	6%	15%	8%	14%	—	7%
FIRM DOES NOT PROVIDE	96%	94%	85%	92%	86%	100%	93%

TABLE 29
TYPE OF MORTGAGE ASSISTANCE PROGRAM

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	—	2	1	1	1	26	1	2	1	—	40
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	—	2	1	1	1	26	1	2	1	—	39
	—	100%	100%	100%	100%	100%	100%	100%	100%	—	100%
TYPE OF PROGRAM											
COMPANY PROVIDES MORTGAGES AND UNDERWRITES, SERVICES AND HOLDS THEM	—	100%	—	—	—	88%	100%	50%	100%	—	79%
COMPANY PROVIDES MORTGAGES AND UNDERWRITES THEM, BUT SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	—	—	—	100%	8%	—	—	—	—	8%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES, SERVICES AND HOLDS THEM	—	—	100%	—	—	—	—	50%	—	—	5%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES THE MORTGAGE AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	—	—	100%	—	4%	—	—	—	—	5%
COMPANY PROVIDES SECOND MORTGAGES	—	—	—	—	—	—	—	—	—	—	3%

TABLE 29

TYPE OF MORTGAGE ASSISTANCE PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COSMETICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTOMOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	—	1	3	—	—	—	—	—	—	1	40
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	1
TOTAL ANSWERING	—	1	2	—	—	—	—	—	—	1	39
	—	100%	100%	—	—	—	—	—	—	100%	100%
TYPE OF PROGRAM											
COMPANY PROVIDES MORTGAGES AND UNDERWRITES, SERVICES AND HOLDS THEM	—	—	100%	—	—	—	—	—	—	100%	79%
COMPANY PROVIDES MORTGAGES AND UNDERWRITES THEM, BUT SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	—	—	—	—	—	—	—	—	—	8%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES, SERVICES AND HOLDS THEM	—	—	—	—	—	—	—	—	—	—	5%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES THE MORTGAGE AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	—	—	—	—	—	—	—	—	—	5%
COMPANY PROVIDES SECOND MORTGAGES	—	100%	—	—	—	—	—	—	—	—	3%

TABLE 29

TYPE OF MORTGAGE ASSISTANCE PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	11	7	11	7	4	—	40
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	1
TOTAL ANSWERING	11	7	10	7	4	—	39
	100%	100%	100%	100%	100%	—	100%
TYPE OF PROGRAM							
COMPANY PROVIDES MORTGAGES AND UNDERWRITES, SERVICES AND HOLDS THEM	91%	71%	80%	57%	100%	—	79%
COMPANY PROVIDES MORTGAGES AND UNDERWRITES THEM, BUT SELLS THEM IN THE SECONDARY MORTGAGE MARKET	9%	—	10%	14%	—	—	8%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES, SERVICES AND HOLDS THEM	—	—	10%	14%	—	—	5%
COMPANY PROVIDES MORTGAGE FUNDS TO AN OUTSIDE SPECIALIST WHO UNDERWRITES THE MORTGAGE AND SELLS THEM IN THE SECONDARY MORTGAGE MARKET	—	14%	—	14%	—	—	5%
COMPANY PROVIDES SECOND MORTGAGES	—	14%	—	—	—	—	3%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	—	2	1	1	1	26	1	2	1	—	40
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	—	2	1	1	1	26	1	2	1	—	39
	—	100%	100%	100%	100%	100%	100%	100%	100%	—	100%
INTEREST RATE											
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	—	—	—	—	—	23%	—	—	—	—	15%
PREVAILING RATE MINUS ONE, TWO OR MORE PERCENT	—	50%	—	—	—	23%	—	—	—	—	18%
FIXED RATE BELOW PREVAILING RATE	—	50%	100%	100%	100%	23%	—	100%	—	—	38%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	—	—	—	—	—	23%	100%	—	100%	—	21%
FIXED RATE ABOVE COMPANY'S COST OF FUNDS	—	—	—	—	—	8%	—	—	—	—	5%
INTEREST FREE FOR LIMITED TIME, THEN PREVAILING RATE	—	—	—	—	—	—	—	—	—	—	3%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	—	1	3	—	—	—	—	—	—	1	40
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	1
TOTAL ANSWERING	—	1	2	—	—	—	—	—	—	1	39
	—	100%	100%	—	—	—	—	—	—	100%	100%
INTEREST RATE											
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	—	—	—	—	—	—	—	—	—	—	15%
PREVAILING RATE MINUS ONE, TWO OR MORE PERCENT	—	—	—	—	—	—	—	—	—	—	18%
FIXED RATE BELOW PREVAILING RATE	—	—	100%	—	—	—	—	—	—	100%	38%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	—	—	—	—	—	—	—	—	—	—	21%
FIXED RATE ABOVE COMPANY'S COST OF FUNDS	—	—	—	—	—	—	—	—	—	—	5%
INTEREST FREE FOR LIMITED TIME, THEN PREVAILING RATE	—	100%	—	—	—	—	—	—	—	—	3%

TABLE 30

INTEREST RATES AT WHICH MORTGAGES ARE PROVIDED TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	11	7	11	7	4	—	40
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	1
TOTAL ANSWERING	11	7	10	7	4	—	39
	100%	100%	100%	100%	100%	—	100%
INTEREST RATE							
PREVAILING RATE AT TIME COMMITMENT IS GIVEN	9%	57%	10%	—	—	—	15%
PREVAILING RATE MINUS ONE, TWO OR MORE PERCENT	18%	14%	20%	29%	—	—	18%
FIXED RATE BELOW PREVAILING RATE	27%	14%	40%	43%	100%	—	38%
BLENDED RATE BASED ON PREVIOUS LOAN AND CURRENT RATE	27%	—	30%	29%	—	—	21%
FIXED RATE ABOVE COMPANY'S COST OF FUNDS	18%	—	—	—	—	—	5%
INTEREST FREE FOR LIMITED TIME, THEN PREVAILING RATE	—	14%	—	—	—	—	3%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	2	—	—	4	4	—	1	—	—	26
TOTAL ANSWERING	26 100%	41 100%	25 100%	14 100%	84 100%	75 100%	18 100%	21 100%	26 100%	23 100%	582 100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	23%	41%	36%	29%	44%	37%	11%	33%	15%	52%	38%
HAVE NOT HAD DIFFICULTIES	77%	59%	64%	71%	56%	63%	89%	67%	85%	48%	62%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	2	5	2	—	1	1	1	2	—	1	26
TOTAL ANSWERING	20 100%	36 100%	22 100%	22 100%	19 100%	6 100%	22 100%	14 100%	14 100%	54 100%	582 100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	55%	44%	45%	32%	21%	33%	41%	43%	43%	48%	38%
HAVE NOT HAD DIFFICULTIES	45%	56%	55%	68%	79%	67%	59%	57%	57%	52%	62%

TABLE 31

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	7	6	6	5	2	—	26
TOTAL ANSWERING	287 100%	103 100%	67 100%	84 100%	27 100%	14 100%	582 100%
DIFFICULTIES							
HAVE HAD DIFFICULTIES	30%	47%	33%	55%	48%	57%	38%
HAVE NOT HAD DIFFICULTIES	70%	53%	67%	45%	52%	43%	62%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	2	1	—	—	5
TOTAL ANSWERING	26	43	25	14	88	78	16	21	26	23	603
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
COST OF LIVING DIFFERENTIAL											
DO OFFER	31%	26%	16%	14%	13%	23%	6%	10%	19%	22%	18%
DO NOT OFFER	69%	74%	84%	86%	88%	77%	94%	90%	81%	78%	82%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	—	—	5
TOTAL ANSWERING	22	41	24	22	20	7	22	16	14	55	603
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
COST OF LIVING DIFFERENTIAL											
DO OFFER	18%	20%	13%	9%	15%	14%	27%	19%	—	24%	18%
DO NOT OFFER	82%	80%	88%	91%	85%	86%	73%	81%	100%	76%	82%

TABLE 32

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	2	1	1	—	—	5
TOTAL ANSWERING	293 100%	107 100%	72 100%	88 100%	29 100%	14 100%	603 100%
COST OF LIVING DIFFERENTIAL							
DO OFFER	14%	20%	18%	25%	31%	29%	18%
DO NOT OFFER	86%	80%	82%	75%	69%	71%	82%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	8	11	4	2	11	18	1	2	5	5	110
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	8 100%	11 100%	4 100%	2 100%	11 100%	18 100%	1 100%	2 100%	5 100%	5 100%	109 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	75%	45%	75%	50%	55%	50%	—	50%	20%	60%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	—	45%	—	—	9%	17%	—	50%	20%	—	11%
ANNUAL PAYMENT	—	9%	—	—	—	11%	—	—	—	—	8%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	13%	—	25%	—	27%	22%	—	—	60%	40%	20%
EMPLOYEE CAN CHOOSE	13%	—	—	50%	9%	—	100%	—	—	—	4%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	4	8	3	2	3	1	6	3	—	13	110
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	4 100%	7 100%	3 100%	2 100%	3 100%	1 100%	6 100%	3 100%	— —	13 100%	109 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	75%	57%	67%	—	33%	—	83%	67%	—	77%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	—	14%	—	—	—	—	—	—	—	—	11%
ANNUAL PAYMENT	25%	14%	33%	—	33%	100%	—	—	—	8%	8%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	—	14%	—	100%	33%	—	17%	33%	—	15%	20%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—	—	—	—	4%

TABLE 33

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER	41	21	13	22	9	4	110
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	40 100%	21 100%	13 100%	22 100%	9 100%	4 100%	109 100%
TYPE OF PAYMENT							
SALARY SUPPLEMENT IN EACH PAY PERIOD	65%	48%	69%	50%	44%	50%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	3%	24%	8%	18%	11%	—	11%
ANNUAL PAYMENT	3%	14%	15%	5%	11%	25%	8%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	23%	14%	8%	23%	33%	25%	20%
EMPLOYEE CAN CHOOSE	8%	—	—	5%	—	—	4%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY										
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	7	11	3	2	8	14	1	2	2	3	87
NO ANSWER; DON'T KNOW	—	—	—	—	1	1	—	—	—	—	2
TOTAL ANSWERING	7	11	3	2	7	13	1	2	2	3	85
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LENGTH OF TIME											
ONE YEAR	—	—	33%	—	—	—	—	—	—	—	1%
TWO YEARS	14%	18%	—	—	—	—	—	50%	50%	—	12%
THREE YEARS	29%	36%	—	—	14%	23%	—	—	—	33%	26%
FOUR YEARS	—	9%	—	—	—	8%	—	—	—	—	4%
FIVE YEARS	—	—	—	—	—	—	100%	—	—	—	2%
AS LONG AS THEY ARE THERE	57%	36%	67%	100%	86%	69%	—	50%	50%	67%	55%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	4	6	3	—	2	1	5	2	—	11	87
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	4	6	3	—	2	1	5	2	—	11	85
	100%	100%	100%	—	100%	100%	100%	100%	—	100%	100%
LENGTH OF TIME											
ONE YEAR	—	—	—	—	—	—	—	—	—	—	1%
TWO YEARS	25%	—	—	—	—	100%	—	50%	—	18%	12%
THREE YEARS	25%	50%	33%	—	100%	—	—	—	—	36%	26%
FOUR YEARS	—	—	33%	—	—	—	—	—	—	—	4%
FIVE YEARS	—	—	—	—	—	—	—	—	—	9%	2%
AS LONG AS THEY ARE THERE	50%	50%	33%	—	—	—	100%	50%	—	36%	55%

TABLE 34

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	31	18	12	17	6	3	87
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	2
TOTAL ANSWERING	31 100%	17 100%	11 100%	17 100%	6 100%	3 100%	85 100%
LENGTH OF TIME							
ONE YEAR	3%	—	—	—	—	—	1%
TWO YEARS	6%	24%	—	18%	17%	—	12%
THREE YEARS	16%	18%	45%	29%	33%	67%	26%
FOUR YEARS	—	—	—	18%	—	—	4%
FIVE YEARS	3%	6%	—	—	—	—	2%
AS LONG AS THEY ARE THERE	71%	53%	55%	35%	50%	33%	55%

TABLE 35

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	1	—	—	—	3
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	78 100%	17 100%	22 100%	26 100%	23 100%	605 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	77%	79%	72%	79%	73%	67%	76%	68%	77%	87%	75%
DO NOT PROVIDE	23%	21%	28%	21%	27%	33%	24%	32%	23%	13%	25%

TABLE 35

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	3
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	54 100%	605 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	68%	95%	83%	82%	70%	57%	70%	69%	93%	67%	75%
DO NOT PROVIDE	32%	5%	17%	18%	30%	43%	30%	31%	7%	33%	25%

TABLE 35

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	2	—	—	—	—	3
TOTAL ANSWERING	293 100%	107 100%	73 100%	89 100%	29 100%	14 100%	605 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE							
DO PROVIDE	68%	75%	79%	90%	86%	86%	75%
DO NOT PROVIDE	32%	25%	21%	10%	14%	14%	25%

TABLE 36

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	1	—	—	4
TOTAL ANSWERING	20 100%	34 100%	18 100%	11 100%	63 100%	52 100%	13 100%	14 100%	20 100%	20 100%	449 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	5%	15%	22%	9%	17%	10%	8%	14%	20%	15%	16%
CURRENT BALANCE ON OLD MORTGAGE	20%	35%	22%	27%	29%	23%	38%	14%	25%	30%	25%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	15%	24%	22%	—	19%	15%	15%	14%	20%	5%	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	40%	15%	17%	18%	11%	17%	15%	7%	10%	20%	16%
THE NEW MORTGAGE AMOUNT	15%	9%	6%	18%	13%	19%	15%	29%	15%	20%	14%
AVERAGE OF NEW AND OLD MORTGAGES	—	3%	6%	9%	3%	10%	—	7%	5%	10%	6%
OTHER FORMULAS	5%	—	6%	18%	8%	6%	8%	14%	5%	—	5%

TABLE 36

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	1	—	—	4
TOTAL ANSWERING	15 100%	39 100%	20 100%	18 100%	13 100%	4 100%	16 100%	10 100%	13 100%	36 100%	449 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	20%	18%	30%	17%	15%	50%	25%	10%	8%	22%	16%
CURRENT BALANCE ON OLD MORTGAGE	20%	23%	20%	17%	8%	50%	38%	30%	23%	17%	25%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	27%	23%	20%	22%	23%	—	13%	40%	31%	17%	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	27%	5%	10%	22%	15%	—	13%	10%	15%	22%	16%
THE NEW MORTGAGE AMOUNT	7%	21%	20%	17%	15%	—	—	10%	8%	11%	14%
AVERAGE OF NEW AND OLD MORTGAGES	—	8%	—	6%	15%	—	6%	—	15%	6%	6%
OTHER FORMULAS	—	3%	—	—	8%	—	6%	—	—	6%	5%

TABLE 36

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	3	1	—	—	—	—	4
TOTAL ANSWERING	195 100%	79 100%	58 100%	80 100%	25 100%	12 100%	449 100%
BASE AMOUNT USED							
ORIGINAL BALANCE ON OLD MORTGAGE	15%	20%	21%	15%	20%	—	16%
CURRENT BALANCE ON OLD MORTGAGE	29%	25%	21%	16%	24%	33%	25%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	19%	20%	14%	21%	20%	—	19%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	15%	14%	17%	13%	16%	50%	16%
THE NEW MORTGAGE AMOUNT	11%	13%	17%	24%	4%	17%	14%
AVERAGE OF NEW AND OLD MORTGAGES	5%	4%	5%	9%	8%	—	6%
OTHER FORMULAS	6%	4%	5%	3%	8%	—	5%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	—	—	1	1	—	1	—	—	6
TOTAL ANSWERING	20 100%	34 100%	18 100%	11 100%	63 100%	51 100%	13 100%	14 100%	20 100%	20 100%	447 100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	65%	74%	83%	73%	84%	63%	85%	64%	75%	75%	77%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	—	12%	6%	9%	3%	2%	—	21%	20%	—	6%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	10%	3%	6%	9%	2%	6%	8%	7%	—	—	4%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	25%	9%	6%	—	10%	20%	8%	7%	—	25%	10%
OTHER FORMULAS	—	3%	—	9%	2%	10%	—	—	5%	—	3%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1	—	—	1	6
TOTAL ANSWERING	15 100%	39 100%	20 100%	17 100%	14 100%	4 100%	15 100%	11 100%	13 100%	35 100%	447 100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	73%	74%	85%	82%	93%	50%	73%	82%	85%	89%	77%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	7%	5%	10%	—	—	50%	13%	9%	15%	—	6%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	—	8%	—	6%	7%	—	—	9%	—	9%	4%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	20%	10%	—	12%	—	—	7%	—	—	3%	10%
OTHER FORMULAS	—	3%	5%	—	—	—	7%	—	—	—	3%

TABLE 37

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	6	—	—	—	—	—	6
TOTAL ANSWERING	192 100%	80 100%	58 100%	80 100%	25 100%	12 100%	447 100%
FORMULA USED TO CALCULATE DIFFERENCE							
NEW MINUS OLD INTEREST RATE	79%	75%	79%	78%	72%	58%	77%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	3%	8%	12%	6%	12%	8%	6%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	4%	6%	3%	5%	—	8%	4%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	11%	8%	5%	8%	12%	25%	10%
OTHER FORMULAS	3%	4%	—	4%	4%	—	3%

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	—	—	2	1	—	—	—	—	4
TOTAL ANSWERING	20 100%	34 100%	18 100%	11 100%	62 100%	51 100%	13 100%	15 100%	20 100%	20 100%	449 100%
TIME PERIOD											
ONE YEAR	5%	3%	—	—	2%	—	—	7%	—	—	2%
TWO YEARS	5%	6%	6%	—	10%	8%	8%	13%	—	15%	10%
THREE YEARS	45%	79%	72%	73%	77%	65%	85%	60%	60%	75%	70%
FOUR YEARS	5%	3%	17%	—	5%	6%	8%	7%	5%	—	5%
FIVE OR MORE YEARS	40%	6%	6%	18%	6%	18%	—	13%	30%	10%	11%
LIFE OF NEW MORTGAGE	—	3%	—	9%	—	4%	—	—	5%	—	1%
LIFE OF OLD MORTGAGE	—	—	—	—	—	—	—	—	—	—	—

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	—	4
TOTAL ANSWERING	15	39	20	17	14	4	16	11	13	36	449
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TIME PERIOD											
ONE YEAR	7%	3%	5%	6%	7%	—	6%	—	—	3%	2%
TWO YEARS	20%	15%	5%	12%	7%	—	19%	—	8%	17%	10%
THREE YEARS	73%	56%	80%	71%	64%	100%	75%	91%	77%	69%	70%
FOUR YEARS	—	10%	10%	6%	7%	—	—	—	—	—	5%
FIVE OR MORE YEARS	—	15%	—	6%	7%	—	—	—	15%	11%	11%
LIFE OF NEW MORTGAGE	—	—	—	—	7%	—	—	—	—	—	1%
LIFE OF OLD MORTGAGE	—	—	—	—	—	—	—	9%	—	—	—

TABLE 38

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	3	1	—	—	—	—	4
TOTAL ANSWERING	195 100%	79 100%	58 100%	80 100%	25 100%	12 100%	449 100%
TIME PERIOD							
ONE YEAR	4%	1%	—	1%	4%	—	2%
TWO YEARS	10%	6%	14%	9%	12%	8%	10%
THREE YEARS	72%	71%	72%	69%	56%	67%	70%
FOUR YEARS	5%	5%	5%	5%	4%	8%	5%
FIVE OR MORE YEARS	8%	15%	7%	13%	24%	17%	11%
LIFE OF NEW MORTGAGE	1%	1%	2%	4%	—	—	1%
LIFE OF OLD MORTGAGE	1%	—	—	—	—	—	—

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	20 100%	34 100%	18 100%	11 100%	63 100%	52 100%	13 100%	15 100%	20 100%	20 100%	452 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	—	15%	11%	—	17%	10%	8%	7%	5%	20%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	5%	—	—	18%	3%	4%	8%	7%	—	5%	4%
MONTHLY INSTALLMENTS	20%	21%	33%	27%	21%	17%	15%	20%	20%	20%	24%
QUARTERLY INSTALLMENTS	5%	12%	11%	18%	21%	13%	15%	33%	10%	15%	15%
SEMI-ANNUAL INSTALLMENTS	5%	3%	—	—	2%	4%	8%	7%	—	10%	3%
ANNUAL INSTALLMENTS	60%	47%	39%	36%	33%	48%	46%	27%	60%	30%	40%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	—	3%	—	—	—	2%	—	—	—	—	—
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	5%	—	6%	—	3%	2%	—	—	5%	—	2%

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	15 100%	39 100%	20 100%	18 100%	14 100%	4 100%	16 100%	11 100%	13 100%	36 100%	452 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	7%	18%	15%	17%	7%	—	13%	18%	15%	8%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	—	3%	—	—	21%	25%	6%	—	—	—	4%
MONTHLY INSTALLMENTS	20%	21%	35%	17%	14%	25%	50%	55%	15%	33%	24%
QUARTERLY INSTALLMENTS	20%	8%	15%	17%	—	—	13%	9%	15%	22%	15%
SEMI-ANNUAL INSTALLMENTS	7%	5%	—	—	—	—	—	9%	8%	—	3%
ANNUAL INSTALLMENTS	40%	41%	35%	50%	57%	50%	19%	—	46%	36%	40%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	—	—	—	—	—	—	—	—	—	—	—
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	7%	5%	—	—	—	—	—	9%	—	—	2%

TABLE 39

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	197 100%	80 100%	58 100%	80 100%	25 100%	12 100%	452 100%
POLICY							
PAY LUMP SUM AT TIME OF MOVE	15%	8%	12%	8%	8%	25%	12%
WEEKLY OR BI-MONTHLY INSTALLMENTS	2%	3%	7%	6%	—	8%	4%
MONTHLY INSTALLMENTS	25%	21%	14%	26%	36%	25%	24%
QUARTERLY INSTALLMENTS	19%	18%	10%	10%	4%	—	15%
SEMI-ANNUAL INSTALLMENTS	3%	5%	5%	3%	—	—	3%
ANNUAL INSTALLMENTS	34%	43%	50%	45%	52%	42%	40%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	1%	1%	—	—	—	—	—
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	3%	3%	2%	3%	—	—	2%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	—	—	—	4
TOTAL ANSWERING	20 100%	34 100%	18 100%	11 100%	64 100%	51 100%	13 100%	15 100%	20 100%	20 100%	449 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	70%	71%	78%	55%	81%	69%	54%	67%	65%	65%	68%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	30%	29%	22%	45%	19%	31%	46%	33%	35%	35%	32%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	—	—	—	1	4
TOTAL ANSWERING	15 100%	38 100%	19 100%	18 100%	14 100%	4 100%	16 100%	11 100%	13 100%	35 100%	449 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	60%	66%	53%	67%	36%	75%	75%	64%	69%	69%	68%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	40%	34%	47%	33%	64%	25%	25%	36%	31%	31%	32%

TABLE 40

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	2	2	—	—	—	—	4
TOTAL ANSWERING	196 100%	78 100%	58 100%	80 100%	25 100%	12 100%	449 100%
LOANS/MORTGAGES COVERED							
FIRST MORTGAGE OR TRUST DEED ONLY	85%	63%	47%	54%	56%	42%	68%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	15%	37%	53%	46%	44%	58%	32%

TABLE 41

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	20	34	18	11	64	52	13	15	20	20	453
NO ANSWER; DON'T KNOW	—	—	1	1	3	—	—	—	—	—	8
TOTAL ANSWERING	20	34	17	10	61	52	13	15	20	20	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES											
DO HAVE PROVISIONS IN MIDA CALCULATION	40%	50%	35%	70%	33%	50%	38%	60%	45%	30%	48%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	60%	50%	65%	30%	67%	50%	62%	40%	55%	70%	52%

TABLE 41

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	15	39	20	18	14	4	16	11	13	36	453
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	2	8
TOTAL ANSWERING	15	39	20	18	13	4	16	11	13	34	445
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES											
DO HAVE PROVISIONS IN MIDA CALCULATION	47%	44%	60%	50%	69%	50%	44%	55%	77%	65%	48%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	53%	56%	40%	50%	31%	50%	56%	45%	23%	35%	52%

TABLE 41

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	198	80	58	80	25	12	453
NO ANSWER; DON'T KNOW	7	—	1	—	—	—	8
TOTAL ANSWERING	191 100%	80 100%	57 100%	80 100%	25 100%	12 100%	445 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES							
DO HAVE PROVISIONS IN MIDA CALCULATION	31%	59%	72%	56%	48%	75%	48%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	69%	41%	28%	44%	52%	25%	52%

TABLE 42

FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	INDUSTRY										
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	3	—	—	—	—	3
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	76 100%	18 100%	22 100%	26 100%	23 100%	605 100%
MORTGAGE BUY-DOWNS											
FIRM DOES PROVIDE	12%	2%	4%	—	5%	7%	—	14%	4%	13%	5%
FIRM DOES NOT PROVIDE	88%	98%	96%	100%	95%	93%	100%	86%	96%	87%	95%

TABLE 42

FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	605 100%
MORTGAGE BUY-DOWNS											
FIRM DOES PROVIDE	—	10%	4%	—	5%	14%	—	13%	7%	4%	5%
FIRM DOES NOT PROVIDE	100%	90%	96%	100%	95%	86%	100%	88%	93%	96%	95%

TABLE 42
FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	3	—	—	—	—	—	3
TOTAL ANSWERING	291	109	73	89	29	14	605
	100%	100%	100%	100%	100%	100%	100%
MORTGAGE BUY-DOWNS							
FIRM DOES PROVIDE	2%	7%	10%	9%	10%	7%	5%
FIRM DOES NOT PROVIDE	98%	93%	90%	91%	90%	93%	95%

TABLE 43

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	3	1	1	—	4	5	—	3	1	3	33
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	3 100%	1 100%	1 100%	— —	4 100%	5 100%	— —	3 100%	1 100%	3 100%	33 100%
COORDINATION OF BUY-DOWNS											
USE AN OUTSIDE SPECIALIST TO COORDINATE	33%	—	—	—	25%	40%	—	67%	—	100%	39%
WORK DIRECTLY WITH LENDERS	67%	100%	100%	—	75%	60%	—	33%	100%	—	61%

TABLE 43

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	—	4	1	—	1	1	—	2	1	2	33
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	—	4	1	—	1	1	—	2	1	2	33
	—	100%	100%	—	100%	100%	—	100%	100%	100%	100%
COORDINATION OF BUY-DOWNS											
USE AN OUTSIDE SPECIALIST TO COORDINATE	—	50%	—	—	100%	—	—	50%	—	—	39%
WORK DIRECTLY WITH LENDERS	—	50%	100%	—	—	100%	—	50%	100%	100%	61%

TABLE 43

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	6	8	7	8	3	1	33
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	6 100%	8 100%	7 100%	8 100%	3 100%	1 100%	33 100%
COORDINATION OF BUY-DOWNS							
USE AN OUTSIDE SPECIALIST TO COORDINATE	33%	13%	43%	50%	100%	—	39%
WORK DIRECTLY WITH LENDERS	67%	88%	57%	50%	—	100%	61%

TABLE 44

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	3	1	1	—	4	5	—	3	1	3	33
NO ANSWER;DON'T KNOW	—	—	—	—	2	1	—	—	—	—	3
TOTAL ANSWERING	3 100%	1 100%	1 100%	— —	2 100%	4 100%	— —	3 100%	1 100%	3 100%	30 100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS											
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	100%	100%	100%	—	100%	75%	—	67%	100%	100%	80%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	—	—	—	—	—	25%	—	33%	—	—	20%

TABLE 44

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	—	4	1	—	1	1	—	2	1	2	33
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	—	4	1	—	1	1	—	2	1	2	30
	—	100%	100%	—	100%	100%	—	100%	100%	100%	100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS											
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	—	100%	100%	—	100%	100%	—	—	—	50%	80%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	—	—	—	—	—	—	—	100%	100%	50%	20%

TABLE 44

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	6	8	7	8	3	1	33
NO ANSWER;DON'T KNOW	—	1	2	—	—	—	3
TOTAL ANSWERING	6 100%	7 100%	5 100%	8 100%	3 100%	1 100%	30 100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS							
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	67%	71%	100%	75%	100%	100%	80%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	33%	29%	—	25%	—	—	20%

TABLE 45

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO INSTITUTED	3	1	1	—	2	3	—	2	1	3	24
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	1	1
TOTAL ANSWERING	3 100%	1 100%	1 100%	— —	2 100%	3 100%	— —	2 100%	1 100%	2 100%	23 100%
REASONS FOR INSTITUTING											
BETTER FOR BOTH EMPLOYEE AND COMPANY	—	100%	—	—	—	67%	—	50%	—	—	26%
TO GIVE EMPLOYEES A CHOICE	—	—	—	—	50%	33%	—	—	—	—	17%
MORE COST EFFECTIVE THAN MIDA	67%	—	100%	—	—	—	—	50%	100%	—	26%
EMPLOYEE NOT LIABLE FOR TAXES ON BUY-DOWN	—	—	—	—	—	—	—	—	—	—	4%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	33%	—	—	—	50%	—	—	—	—	50%	17%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	—	—	—	—	—	—	—	—	—	—	4%
KEY EXECUTIVES WANTED MORE BENEFITS	—	—	—	—	—	—	—	—	—	50%	4%

TABLE 45

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO INSTITUTED	—	4	1	—	1	1	—	—	—	1	24
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	—	4	1	—	1	1	—	—	—	1	23
	—	100%	100%	—	100%	100%	—	—	—	100%	100%
REASONS FOR INSTITUTING											
BETTER FOR BOTH EMPLOYEE AND COMPANY	—	50%	—	—	—	—	—	—	—	—	26%
TO GIVE EMPLOYEES A CHOICE	—	—	—	—	—	100%	—	—	—	100%	17%
MORE COST EFFECTIVE THAN MIDA	—	—	—	—	100%	—	—	—	—	—	26%
EMPLOYEE NOT LIABLE FOR TAXES ON BUY-DOWN	—	—	100%	—	—	—	—	—	—	—	4%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	—	25%	—	—	—	—	—	—	—	—	17%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	—	25%	—	—	—	—	—	—	—	—	4%
KEY EXECUTIVES WANTED MORE BENEFITS	—	—	—	—	—	—	—	—	—	—	4%

TABLE 45

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO INSTITUTED	4	5	5	6	3	1	24
NO ANSWER;DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	3 100%	5 100%	5 100%	6 100%	3 100%	1 100%	23 100%
REASONS FOR INSTITUTING							
BETTER FOR BOTH EMPLOYEE AND COMPANY	—	20%	40%	33%	—	100%	26%
TO GIVE EMPLOYEES A CHOICE	33%	—	20%	33%	—	—	17%
MORE COST EFFECTIVE THAN MIDA	33%	40%	40%	17%	—	—	26%
EMPLOYEE NOT LIABLE FOR TAXES ON BUY-DOWN	—	20%	—	—	—	—	4%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	—	20%	—	—	100%	—	17%
TO MAKE AVAILABLE TO MORE EMPLOYEES/MIDA ONLY FOR KEY EXECUTIVES	33%	—	—	—	—	—	4%
KEY EXECUTIVES WANTED MORE BENEFITS	—	—	—	17%	—	—	4%

TABLE 46

CHANGES MADE IN POLICY TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	21	34	18	11	65	53	13	15	20	21	459
NO ANSWER;DON'T KNOW	—	—	—	—	1	—	—	—	—	1	3
TOTAL ANSWERING	21 100%	34 100%	18 100%	11 100%	64 100%	53 100%	13 100%	15 100%	20 100%	20 100%	456 100%
CHANGES MADE TO POLICY											
NOTHING; NO CHANGES	76%	91%	94%	82%	95%	83%	92%	100%	85%	95%	88%
COMPANY WILL PAY REFINANCING COSTS	14%	6%	—	18%	5%	9%	8%	—	—	—	7%
COMPANY LOWERS MIDA CALCULATION AS INTEREST RATES DECLINE	—	—	6%	—	—	—	—	—	—	—	1%
REFINANCING INTERNALLY WITH LOWER INTEREST MORTGAGES	—	—	—	—	—	2%	—	—	5%	5%	1%
COMPANY ASKS EMPLOYEE TO LOOK INTO REFINANCING	5%	3%	—	—	—	4%	—	—	—	—	1%
LOOKING INTO THIS AREA NOW	—	—	—	—	—	2%	—	—	10%	—	2%
COMPANY RECOGNIZES SECOND MORTGAGES IN MIDA CALCULATION	—	—	—	—	—	—	—	—	—	—	1%
CONTINUE MIDA PAYMENTS BASED ON INTEREST RATE BEFORE REFINANCING	5%	—	—	—	—	—	—	—	—	—	—

TABLE 46

CHANGES MADE IN POLICY TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	15	39	20	18	14	4	16	12	13	37	459
NO ANSWER;DON'T KNOW	—	1	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	15 100%	38 100%	20 100%	18 100%	14 100%	4 100%	16 100%	12 100%	13 100%	37 100%	456 100%
CHANGES MADE TO POLICY											
NOTHING; NO CHANGES	100%	82%	70%	94%	71%	100%	94%	92%	92%	84%	88%
COMPANY WILL PAY REFINANCING COSTS	—	8%	10%	—	21%	—	—	—	8%	14%	7%
COMPANY LOWERS MIDA CALCULATION AS INTEREST RATES DECLINE	—	—	5%	—	—	—	—	8%	—	—	1%
REFINANCING INTERNALLY WITH LOWER INTEREST MORTGAGES	—	—	5%	—	—	—	—	—	—	—	1%
COMPANY ASKS EMPLOYEE TO LOOK INTO REFINANCING	—	3%	5%	—	—	—	—	—	—	—	1%
LOOKING INTO THIS AREA NOW	—	5%	5%	6%	—	—	6%	—	—	—	2%
COMPANY RECOGNIZES SECOND MORTGAGES IN MIDA CALCULATION	—	3%	—	—	7%	—	—	—	—	3%	1%
CONTINUE MIDA PAYMENTS BASED ON INTEREST RATE BEFORE REFINANCING	—	—	—	—	—	—	—	—	—	—	—

TABLE 46

CHANGES MADE IN POLICY TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	201	82	59	80	25	12	459
NO ANSWER;DON'T KNOW	3	—	—	—	—	—	3
TOTAL ANSWERING	198 100%	82 100%	59 100%	80 100%	25 100%	12 100%	456 100%
CHANGES MADE TO POLICY							
NOTHING; NO CHANGES	96%	80%	83%	85%	76%	67%	88%
COMPANY WILL PAY REFINANCING COSTS	1%	9%	14%	10%	8%	25%	7%
COMPANY LOWERS MIDA CALCULATION AS INTEREST RATES DECLINE	1%	1%	—	—	—	—	1%
REFINANCING INTERNALLY WITH LOWER INTEREST MORTGAGES	—	4%	—	—	4%	—	1%
COMPANY ASKS EMPLOYEE TO LOOK INTO REFINANCING	1%	2%	3%	1%	—	—	1%
LOOKING INTO THIS AREA NOW	1%	4%	—	3%	4%	8%	2%
COMPANY RECOGNIZES SECOND MORTGAGES IN MIDA CALCULATION	1%	—	—	1%	4%	—	1%
CONTINUE MIDA PAYMENTS BASED ON INTEREST RATE BEFORE REFINANCING	—	—	—	—	4%	—	—

TABLE 47

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	1	—	2	1	2	1	—	—	11
TOTAL ANSWERING	26 100%	43 100%	24 100%	14 100%	86 100%	78 100%	16 100%	21 100%	26 100%	23 100%	597 100%
TAX ADDER PAYMENTS											
DO PROVIDE	81%	56%	38%	71%	59%	63%	25%	62%	81%	74%	62%
DO NOT PROVIDE	19%	44%	63%	29%	41%	37%	75%	38%	19%	26%	38%

TABLE 47

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	1	—	—	1	11
TOTAL ANSWERING	22 100%	40 100%	23 100%	22 100%	20 100%	7 100%	22 100%	16 100%	14 100%	54 100%	597 100%
TAX ADDER PAYMENTS											
DO PROVIDE	59%	80%	87%	68%	40%	43%	50%	31%	71%	65%	62%
DO NOT PROVIDE	41%	20%	13%	32%	60%	57%	50%	69%	29%	35%	38%

TABLE 47

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	4	1	4	2	—	—	11
TOTAL ANSWERING	290 100%	108 100%	69 100%	87 100%	29 100%	14 100%	597 100%
TAX ADDER PAYMENTS							
DO PROVIDE	49%	69%	67%	80%	83%	93%	62%
DO NOT PROVIDE	51%	31%	33%	20%	17%	7%	38%

TABLE 48

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	24	9	10	51	49	4	13	21	17	371
NO ANSWER; DON'T KNOW	2	2	2	1	3	1	—	—	2	1	19
TOTAL ANSWERING	19 100%	22 100%	7 100%	9 100%	48 100%	48 100%	4 100%	13 100%	19 100%	16 100%	352 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	21%	32%	29%	—	25%	19%	50%	—	32%	25%	22%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	63%	55%	43%	89%	65%	60%	25%	62%	58%	69%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	16%	14%	29%	11%	10%	21%	25%	31%	11%	6%	16%

TABLE 48

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	32	20	15	8	3	11	5	10	35	371
NO ANSWER; DON'T KNOW	—	2	1	1	—	—	—	—	—	1	19
TOTAL ANSWERING	13 100%	30 100%	19 100%	14 100%	8 100%	3 100%	11 100%	5 100%	10 100%	34 100%	352 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	38%	17%	37%	—	13%	—	9%	20%	30%	24%	22%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	38%	63%	47%	71%	75%	67%	82%	40%	60%	65%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	23%	20%	16%	29%	13%	33%	9%	40%	10%	12%	16%

TABLE 48

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	143	75	46	70	24	13	371
NO ANSWER; DON'T KNOW	11	5	1	2	—	—	19
TOTAL ANSWERING	132 100%	70 100%	45 100%	68 100%	24 100%	13 100%	352 100%
METHOD OF CALCULATING LIABILITY							
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	23%	26%	27%	19%	8%	8%	22%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	64%	60%	53%	54%	75%	77%	61%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	12%	14%	20%	25%	17%	15%	16%

TABLE 49

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	15	15	5	9	36	39	2	13	13	12	275
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	—	—	1
TOTAL ANSWERING	15 100%	15 100%	5 100%	9 100%	36 100%	39 100%	2 100%	12 100%	13 100%	12 100%	274 100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	47%	53%	20%	44%	56%	49%	—	33%	69%	50%	52%
NEW ANNUALIZED SALARY AFTER TRANSFER	33%	40%	60%	22%	28%	26%	50%	58%	23%	33%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	13%	7%	20%	22%	11%	21%	50%	8%	8%	17%	12%
PRE-TRANSFER SALARY	7%	—	—	11%	6%	5%	—	—	—	—	4%

TABLE 49

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	8	25	12	14	7	3	10	4	7	26	275
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	8 100%	25 100%	12 100%	14 100%	7 100%	3 100%	10 100%	4 100%	7 100%	26 100%	274 100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	88%	56%	67%	36%	43%	67%	50%	75%	86%	42%	52%
NEW ANNUALIZED SALARY AFTER TRANSFER	13%	36%	17%	50%	57%	33%	10%	25%	14%	42%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	—	8%	17%	14%	—	—	20%	—	—	4%	12%
PRE-TRANSFER SALARY	—	—	—	—	—	—	20%	—	—	12%	4%

TABLE 49

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	101	52	33	55	22	12	275
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	101 100%	52 100%	33 100%	54 100%	22 100%	12 100%	274 100%
INCOME BASE USED							
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	50%	50%	67%	56%	45%	33%	52%
NEW ANNUALIZED SALARY AFTER TRANSFER	33%	27%	21%	37%	45%	42%	32%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	15%	15%	12%	4%	5%	17%	12%
PRE-TRANSFER SALARY	3%	8%	—	4%	5%	8%	4%

TABLE 50

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	15	15	5	9	36	39	2	13	13	12	275
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	—	1	2	—	8
TOTAL ANSWERING	14 100%	15 100%	5 100%	9 100%	35 100%	39 100%	2 100%	12 100%	11 100%	12 100%	267 100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	29%	80%	60%	44%	54%	54%	—	42%	55%	42%	49%
ACTUAL ITEMIZED DEDUCTIONS	7%	7%	20%	22%	26%	28%	50%	17%	27%	25%	21%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	36%	13%	20%	22%	6%	13%	—	8%	—	8%	13%
USE FLAT PERCENT OF TOTAL INCOME	29%	—	—	11%	14%	5%	50%	33%	18%	25%	16%

TABLE 50

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	8	25	12	14	7	3	10	4	7	26	275
NO ANSWER; DON'T KNOW	—	2	—	—	—	—	1	—	—	—	8
TOTAL ANSWERING	8	23	12	14	7	3	9	4	7	26	267
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	50%	30%	42%	50%	57%	33%	78%	50%	29%	54%	49%
ACTUAL ITEMIZED DEDUCTIONS	25%	26%	33%	14%	29%	33%	11%	—	14%	15%	21%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	—	26%	—	7%	—	—	11%	—	29%	23%	13%
USE FLAT PERCENT OF TOTAL INCOME	25%	17%	25%	29%	14%	33%	—	50%	29%	8%	16%

TABLE 50

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	101	52	33	55	22	12	275
NO ANSWER; DON'T KNOW	5	1	1	1	—	—	8
TOTAL ANSWERING	96 100%	51 100%	32 100%	54 100%	22 100%	12 100%	267 100%
DEDUCTIONS USED							
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	53%	45%	50%	50%	55%	25%	49%
ACTUAL ITEMIZED DEDUCTIONS	23%	25%	28%	15%	14%	17%	21%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	11%	14%	9%	13%	18%	25%	13%
USE FLAT PERCENT OF TOTAL INCOME	13%	16%	13%	22%	14%	33%	16%

TABLE 51

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	24	9	10	51	49	4	13	21	17	371
NO ANSWER; DON'T KNOW	1	—	1	1	4	—	—	—	1	1	12
TOTAL ANSWERING	20	24	8	9	47	49	4	13	20	16	359
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TAXES COVERED											
FEDERAL TAXES ONLY	25%	29%	13%	11%	38%	24%	75%	54%	40%	31%	34%
FEDERAL AND STATE TAXES ONLY	20%	4%	25%	22%	9%	10%	—	15%	35%	13%	11%
FEDERAL, STATE AND LOCAL TAXES	55%	67%	63%	67%	53%	65%	25%	31%	25%	56%	55%

TABLE 51

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	32	20	15	8	3	11	5	10	35	371
NO ANSWER; DON'T KNOW	—	1	2	—	—	—	—	—	—	—	12
TOTAL ANSWERING	13 100%	31 100%	18 100%	15 100%	8 100%	3 100%	11 100%	5 100%	10 100%	35 100%	359 100%
TAXES COVERED											
FEDERAL TAXES ONLY	23%	23%	61%	40%	38%	—	36%	20%	60%	37%	34%
FEDERAL AND STATE TAXES ONLY	—	10%	6%	—	13%	—	18%	—	10%	9%	11%
FEDERAL, STATE AND LOCAL TAXES	77%	68%	33%	60%	50%	100%	45%	80%	30%	54%	55%

TABLE 51

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	143	75	46	70	24	13	371
NO ANSWER; DON'T KNOW	7	2	1	2	—	—	12
TOTAL ANSWERING	136 100%	73 100%	45 100%	68 100%	24 100%	13 100%	359 100%
TAXES COVERED							
FEDERAL TAXES ONLY	37%	33%	24%	44%	13%	23%	34%
FEDERAL AND STATE TAXES ONLY	7%	11%	11%	15%	17%	31%	11%
FEDERAL, STATE AND LOCAL TAXES	57%	56%	64%	41%	71%	46%	55%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	24	9	10	51	49	4	13	21	17	371
NO ANSWER; DON'T KNOW	1	—	1	—	2	1	—	—	—	1	12
TOTAL ANSWERING	20 100%	24 100%	8 100%	10 100%	49 100%	48 100%	4 100%	13 100%	21 100%	16 100%	359 100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	5%	13%	38%	—	16%	10%	—	31%	14%	13%	15%
COVERS COLA PAYMENTS	5%	8%	—	—	—	19%	—	—	5%	—	6%
COVERS DIRECT MORTGAGE ASSISTANCE	—	4%	13%	—	8%	4%	—	—	5%	—	3%
NONE OF THE ABOVE	90%	83%	63%	100%	82%	69%	100%	69%	81%	88%	79%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	32	20	15	8	3	11	5	10	35	371
NO ANSWER; DON'T KNOW	1	1	—	1	—	—	1	—	—	2	12
TOTAL ANSWERING	12 100%	31 100%	20 100%	14 100%	8 100%	3 100%	10 100%	5 100%	10 100%	33 100%	359 100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	—	19%	15%	14%	13%	33%	30%	40%	10%	15%	15%
COVERS COLA PAYMENTS	—	10%	—	—	13%	—	10%	20%	—	9%	6%
COVERS DIRECT MORTGAGE ASSISTANCE	—	3%	—	—	—	—	—	—	—	3%	3%
NONE OF THE ABOVE	100%	68%	85%	86%	75%	67%	60%	60%	90%	79%	79%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	143	75	46	70	24	13	371
NO ANSWER; DON'T KNOW	5	1	1	2	3	—	12
TOTAL ANSWERING	138	74	45	68	21	13	359
	100%	100%	100%	100%	100%	100%	100%
OTHER ASSISTANCE COVERED							
COVERS MIDA PAYMENTS	20%	9%	16%	7%	29%	—	15%
COVERS COLA PAYMENTS	1%	7%	13%	7%	19%	8%	6%
COVERS DIRECT MORTGAGE ASSISTANCE	3%	3%	4%	1%	5%	8%	3%
NONE OF THE ABOVE	80%	82%	73%	84%	57%	85%	79%

TABLE 53

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	21	24	9	10	51	49	4	13	21	17	371
NO ANSWER; DON'T KNOW	1	—	2	—	4	2	—	1	2	—	20
TOTAL ANSWERING	20	24	7	10	47	47	4	12	19	17	351
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	65%	63%	43%	80%	68%	77%	50%	67%	58%	71%	67%
DO NOT REIMBURSE	35%	38%	57%	20%	32%	23%	50%	33%	42%	29%	33%

TABLE 53

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	32	20	15	8	3	11	5	10	35	371
NO ANSWER; DON'T KNOW	—	4	2	1	—	—	1	—	—	—	20
TOTAL ANSWERING	13 100%	28 100%	18 100%	14 100%	8 100%	3 100%	10 100%	5 100%	10 100%	35 100%	351 100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	62%	71%	61%	50%	100%	67%	70%	40%	70%	69%	67%
DO NOT REIMBURSE	38%	29%	39%	50%	—	33%	30%	60%	30%	31%	33%

TABLE 53

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	143	75	46	70	24	13	371
NO ANSWER; DON'T KNOW	6	4	4	4	2	—	20
TOTAL ANSWERING	137 100%	71 100%	42 100%	66 100%	22 100%	13 100%	351 100%
ALSO REIMBURSE TAX GROSS-UP							
DO REIMBURSE	68%	63%	64%	62%	86%	85%	67%
DO NOT REIMBURSE	32%	37%	36%	38%	14%	15%	33%

TABLE 54

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	15	3	8	32	36	2	8	11	12	236
NO ANSWER; DON'T KNOW	1	—	—	—	1	1	—	—	—	1	6
TOTAL ANSWERING	12 100%	15 100%	3 100%	8 100%	31 100%	35 100%	2 100%	8 100%	11 100%	11 100%	230 100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	67%	67%	100%	75%	81%	77%	100%	88%	91%	73%	77%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	33%	33%	—	25%	19%	23%	—	13%	9%	27%	23%

TABLE 54

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	8	20	11	7	8	2	7	2	7	24	236
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	—	—	—	—	6
TOTAL ANSWERING	8	19	10	7	8	2	7	2	7	24	230
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	75%	79%	70%	100%	88%	100%	71%	50%	71%	71%	77%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	25%	21%	30%	—	13%	—	29%	50%	29%	29%	23%

TABLE 54

METHOD OF CALCULATING TAX GROSS-UP

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	93	45	27	41	19	11	236
NO ANSWER; DON'T KNOW	4	—	1	1	—	—	6
TOTAL ANSWERING	89 100%	45 100%	26 100%	40 100%	19 100%	11 100%	230 100%
METHOD OF CALCULATING							
CALCULATE ON AN INDIVIDUAL BASIS	84%	80%	65%	68%	74%	82%	77%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	16%	20%	35%	33%	26%	18%	23%

TABLE 55

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	15	3	8	32	36	2	8	11	12	236
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	1	4
TOTAL ANSWERING	13 100%	15 100%	3 100%	8 100%	32 100%	36 100%	2 100%	8 100%	10 100%	11 100%	232 100%
TAXES COVERED											
FEDERAL TAXES ONLY	23%	20%	—	13%	31%	22%	50%	63%	20%	9%	26%
FEDERAL AND STATE TAXES ONLY	31%	—	33%	25%	3%	11%	—	25%	50%	9%	13%
FEDERAL, STATE AND LOCAL TAXES	46%	80%	67%	63%	66%	67%	50%	13%	30%	82%	61%

TABLE 55

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	8	20	11	7	8	2	7	2	7	24	236
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	—	—	—	—	4
TOTAL ANSWERING	8 100%	19 100%	10 100%	7 100%	8 100%	2 100%	7 100%	2 100%	7 100%	24 100%	232 100%
TAXES COVERED											
FEDERAL TAXES ONLY	13%	21%	50%	29%	38%	—	43%	—	43%	25%	26%
FEDERAL AND STATE TAXES ONLY	—	16%	10%	—	13%	—	14%	—	14%	8%	13%
FEDERAL, STATE AND LOCAL TAXES	88%	63%	40%	71%	50%	100%	43%	100%	43%	67%	61%

TABLE 55

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	93	45	27	41	19	11	236
NO ANSWER; DON'T KNOW	2	—	1	1	—	—	4
TOTAL ANSWERING	91 100%	45 100%	26 100%	40 100%	19 100%	11 100%	232 100%
TAXES COVERED							
FEDERAL TAXES ONLY	31%	27%	23%	33%	5%	9%	26%
FEDERAL AND STATE TAXES ONLY	3%	13%	15%	20%	21%	36%	13%
FEDERAL, STATE AND LOCAL TAXES	66%	60%	62%	48%	74%	55%	61%

TABLE 56

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	—	1
TOTAL ANSWERING	26 100%	43 100%	25 100%	13 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	607 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	15%	33%	24%	15%	25%	22%	39%	9%	4%	22%	26%
DO NOT OFFER ASSISTANCE	85%	67%	76%	85%	75%	78%	61%	91%	96%	78%	74%

TABLE 56

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	32%	37%	42%	32%	30%	—	26%	38%	36%	29%	26%
DO NOT OFFER ASSISTANCE	68%	63%	58%	68%	70%	100%	74%	63%	64%	71%	74%

TABLE 56

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	294 100%	109 100%	73 100%	88 100%	29 100%	14 100%	607 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES							
DO OFFER ASSISTANCE	29%	28%	22%	15%	31%	29%	26%
DO NOT OFFER ASSISTANCE	71%	72%	78%	85%	69%	71%	74%

TABLE 57

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	4	14	6	2	22	17	7	2	1	5	158
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	4 100%	13 100%	6 100%	2 100%	22 100%	17 100%	7 100%	2 100%	1 100%	5 100%	157 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	50%	46%	50%	50%	59%	41%	57%	50%	—	20%	46%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	—	8%	17%	—	23%	6%	29%	—	—	20%	17%
TRY TO FIND THEM JOB WITHIN COMPANY	25%	—	33%	—	45%	6%	57%	50%	—	20%	31%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	25%	62%	33%	50%	73%	41%	86%	50%	—	60%	50%
REFER SPOUSE TO EMPLOYMENT AGENCY	25%	46%	67%	50%	55%	41%	86%	50%	100%	40%	50%
HELP PREPARE RESUMES	—	38%	50%	—	45%	24%	57%	50%	—	40%	35%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	—	8%	—	—	14%	12%	—	—	100%	—	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	—	8%	—	—	27%	18%	14%	—	—	—	11%
PAY FOR RESUME PREPARATION	—	23%	17%	—	27%	18%	14%	—	—	—	16%
OTHER TYPES OF ASSISTANCE	—	—	17%	—	5%	—	—	—	—	—	3%

TABLE 57

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	7	15	10	7	6	—	6	6	5	16	158
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	7 100%	15 100%	10 100%	7 100%	6 100%	— —	6 100%	6 100%	5 100%	16 100%	157 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	43%	67%	50%	14%	—	—	50%	50%	40%	50%	46%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	29%	20%	20%	29%	—	—	—	17%	20%	25%	17%
TRY TO FIND THEM JOB WITHIN COMPANY	71%	33%	20%	43%	17%	—	50%	50%	20%	31%	31%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	43%	53%	50%	29%	—	—	67%	50%	40%	44%	50%
REFER SPOUSE TO EMPLOYMENT AGENCY	29%	60%	50%	29%	17%	—	33%	50%	80%	56%	50%
HELP PREPARE RESUMES	29%	40%	30%	29%	—	—	33%	33%	40%	44%	35%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	29%	13%	20%	—	—	—	—	17%	—	6%	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	14%	7%	—	14%	17%	—	—	50%	—	—	11%
PAY FOR RESUME PREPARATION	29%	13%	20%	—	—	—	—	33%	—	19%	16%
OTHER TYPES OF ASSISTANCE	—	—	—	—	—	—	—	17%	—	6%	3%

TABLE 57

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	86	30	16	13	9	4	158
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	85 100%	30 100%	16 100%	13 100%	9 100%	4 100%	157 100%
COMPANY ASSISTANCE							
INFORMAL COUNSELING SESSIONS	47%	53%	25%	54%	56%	25%	46%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	21%	7%	19%	—	22%	25%	17%
TRY TO FIND THEM JOB WITHIN COMPANY	28%	33%	25%	38%	44%	25%	31%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	52%	50%	44%	62%	56%	—	50%
REFER SPOUSE TO EMPLOYMENT AGENCY	52%	50%	44%	62%	44%	—	50%
HELP PREPARE RESUMES	41%	33%	19%	31%	33%	—	35%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	6%	13%	6%	23%	11%	25%	10%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	7%	17%	19%	23%	—	25%	11%
PAY FOR RESUME PREPARATION	15%	13%	19%	15%	22%	25%	16%
OTHER TYPES OF ASSISTANCE	4%	3%	—	—	—	—	3%

TABLE 58

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	1	—	1	1	—	—	—	3
TOTAL ANSWERING	26 100%	43 100%	25 100%	13 100%	88 100%	78 100%	17 100%	22 100%	26 100%	23 100%	605 100%
REIMBURSED EXPENSES											
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	4%	7%	8%	—	9%	15%	12%	—	8%	13%	9%
LEASE TERMINATION PENALTIES	85%	91%	84%	92%	91%	86%	88%	86%	88%	96%	89%
FINDER'S FEES	54%	47%	36%	46%	44%	59%	53%	36%	50%	48%	50%
SECURITY DEPOSITS	35%	40%	36%	8%	25%	38%	29%	32%	23%	39%	31%
LEGAL FEES	35%	56%	36%	62%	47%	56%	24%	18%	23%	48%	46%
CASH RELOCATION ALLOWANCE	—	—	—	—	2%	—	—	—	—	—	—
DUPLICATE RENT PAYMENTS	—	—	—	—	1%	3%	—	5%	—	—	1%
MISCELLANEOUS EXPENSE	4%	—	—	—	3%	1%	6%	5%	—	—	1%
NO EXPENSES REIMBURSED	15%	7%	12%	8%	7%	12%	6%	5%	8%	4%	9%

TABLE 58

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	22	41	24	22	20	7	23	16	14	55	605
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
REIMBURSED EXPENSES											
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	5%	10%	—	5%	10%	—	17%	6%	21%	9%	9%
LEASE TERMINATION PENALTIES	100%	90%	96%	86%	90%	71%	78%	88%	93%	91%	89%
FINDER'S FEES	45%	39%	67%	50%	65%	14%	35%	56%	64%	62%	50%
SECURITY DEPOSITS	18%	34%	29%	32%	30%	14%	39%	44%	21%	27%	31%
LEGAL FEES	41%	44%	50%	45%	50%	29%	48%	50%	64%	51%	46%
CASH RELOCATION ALLOWANCE	—	—	—	—	—	—	—	—	—	—	—
DUPLICATE RENT PAYMENTS	—	—	—	—	—	—	—	—	—	—	1%
MISCELLANEOUS EXPENSE	—	—	—	—	—	—	—	—	7%	2%	1%
NO EXPENSES REIMBURSED	—	7%	4%	14%	10%	29%	13%	13%	7%	7%	9%

TABLE 58

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	3	—	—	—	—	—	3
TOTAL ANSWERING	291 100%	109 100%	73 100%	89 100%	29 100%	14 100%	605 100%
REIMBURSED EXPENSES							
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	9%	8%	10%	10%	3%	7%	9%
LEASE TERMINATION PENALTIES	84%	94%	92%	96%	93%	100%	89%
FINDER'S FEES	48%	52%	52%	51%	59%	43%	50%
SECURITY DEPOSITS	32%	37%	30%	18%	34%	43%	31%
LEGAL FEES	48%	44%	52%	36%	55%	21%	46%
CASH RELOCATION ALLOWANCE	1%	—	—	—	—	—	—
DUPLICATE RENT PAYMENTS	—	1%	[illegible]	—	3%	—	1%
MISCELLANEOUS EXPENSE	2%	—	—	2%	3%	—	1%
NO EXPENSES REIMBURSED	13%	5%	5%	3%	7%	—	9%

TABLE 59

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	1	—	2
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	21 100%	25 100%	23 100%	606 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	—	—	4%	—	—	—	—	—	4%	—	1%
ONE	38%	33%	28%	43%	24%	30%	33%	38%	8%	26%	31%
TWO	54%	58%	56%	43%	59%	35%	39%	33%	20%	70%	49%
THREE	—	7%	4%	14%	9%	8%	11%	5%	28%	—	8%
FOUR	—	—	—	—	—	1%	—	—	8%	—	1%
FIVE OR MORE	—	2%	—	—	2%	1%	—	5%	—	—	1%
REASONABLE NUMBER	—	—	—	—	3%	4%	6%	5%	8%	—	2%
LIMITED TO DAYS BUT NOT TRIPS	4%	—	4%	—	2%	14%	6%	5%	16%	—	4%
NO LIMIT	4%	—	4%	—	—	5%	6%	10%	8%	4%	3%
NEGOTIATED; VARIES	—	—	—	—	—	1%	—	—	—	—	1%
AVERAGE # OF TRIPS	1.58	1.86	1.73	1.71	1.92	1.78	1.73	1.88	2.56	1.73	1.80

TABLE 59

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	606 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	—	—	—	—	—	—	—	—	—	4%	1%
ONE	59%	32%	42%	36%	35%	29%	17%	25%	29%	38%	31%
TWO	32%	49%	46%	41%	40%	43%	57%	63%	71%	53%	49%
THREE	5%	7%	8%	14%	10%	14%	17%	13%	—	2%	8%
FOUR	5%	—	4%	—	—	—	—	—	—	—	1%
FIVE OR MORE	—	—	—	—	—	—	—	—	—	2%	1%
REASONABLE NUMBER	—	—	—	—	—	—	—	—	—	—	2%
LIMITED TO DAYS BUT NOT TRIPS	—	5%	—	5%	—	14%	4%	—	—	2%	4%
NO LIMIT	—	2%	—	5%	10%	—	4%	—	—	—	3%
NEGOTIATED; VARIES	—	5%	—	—	5%	—	—	—	—	—	1%
AVERAGE # OF TRIPS	1.55	1.72	1.75	1.75	1.71	1.83	2.00	1.88	1.71	1.69	1.80

TABLE 59

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	—	1	—	—	—	2
TOTAL ANSWERING	293 100%	109 100%	72 100%	89 100%	29 100%	14 100%	606 100%
NUMBER OF HOUSE HUNTING TRIPS							
NONE	1%	—	—	—	—	7%	1%
ONE	23%	34%	40%	36%	66%	43%	31%
TWO	55%	50%	38%	43%	28%	36%	49%
THREE	10%	6%	10%	6%	—	—	8%
FOUR	—	1%	1%	3%	—	—	1%
FIVE OR MORE	1%	2%	—	1%	3%	—	1%
REASONABLE NUMBER	1%	3%	1%	3%	—	—	2%
LIMITED TO DAYS BUT NOT TRIPS	5%	2%	6%	4%	3%	14%	4%
NO LIMIT	4%	1%	4%	2%	—	—	3%
NEGOTIATED; VARIES	1%	1%	—	1%	—	—	1%
AVERAGE # OF TRIPS	1.89	1.79	1.69	1.80	1.43	1.45	1.80

TABLE 60

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
DON'T REIMBURSE	—	—	2	—	1	2	—	—	1	—	9
TOTAL ANSWERING	26 100%	43 100%	23 100%	14 100%	87 100%	77 100%	18 100%	22 100%	25 100%	23 100%	599 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	8%	12%	9%	7%	5%	4%	—	5%	—	9%	6%
15 - 29 DAYS	—	—	9%	—	1%	1%	—	5%	—	—	1%
30 - 44 DAYS	54%	23%	39%	36%	43%	43%	33%	32%	28%	48%	41%
45 - 59 DAYS	8%	5%	—	21%	7%	1%	—	9%	8%	—	6%
60 - 74 DAYS	15%	26%	17%	21%	18%	23%	17%	23%	20%	26%	22%
75 DAYS OR MORE	12%	23%	13%	7%	23%	14%	33%	23%	36%	13%	17%
REASONABLE TIME	—	—	—	—	2%	3%	—	—	4%	—	1%
NEGOTIABLE; VARIES	—	7%	4%	7%	1%	6%	11%	—	4%	4%	3%
UNLIMITED TIME	4%	5%	9%	—	—	4%	6%	5%	—	—	3%
AVERAGE # OF DAYS	45.16	52.53	44.20	48.00	51.23	49.96	58.20	52.48	59.70	47.64	49.97

TABLE 60

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
DON'T REIMBURSE	—	—	—	—	—	—	—	—	—	3	9
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	52 100%	599 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	5%	7%	4%	—	—	14%	9%	6%	21%	8%	6%
15 - 29 DAYS	—	—	—	—	5%	14%	—	—	—	2%	1%
30 - 44 DAYS	36%	56%	29%	36%	50%	29%	39%	69%	14%	48%	41%
45 - 59 DAYS	23%	5%	8%	9%	—	—	—	—	7%	6%	6%
60 - 74 DAYS	23%	12%	21%	27%	30%	43%	30%	6%	50%	25%	22%
75 DAYS OR MORE	14%	15%	29%	9%	10%	—	13%	19%	7%	12%	17%
REASONABLE TIME	—	—	4%	5%	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	2%	—	5%	—	—	9%	—	—	—	3%
UNLIMITED TIME	—	2%	4%	9%	5%	—	—	—	—	—	3%
AVERAGE # OF DAYS	51.05	45.15	55.91	52.89	49.68	43.43	49.57	44.13	49.36	47.15	49.97

TABLE 60

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
DON'T REIMBURSE	5	2	1	—	1	—	9
TOTAL ANSWERING	289 100%	107 100%	72 100%	89 100%	28 100%	14 100%	599 100%
LENGTH OF TIME							
LESS THAN 15 DAYS	6%	7%	7%	3%	14%	—	6%
15 - 29 DAYS	1%	1%	—	3%	—	—	1%
30 - 44 DAYS	38%	42%	50%	37%	43%	57%	41%
45 - 59 DAYS	3%	7%	7%	6%	11%	14%	6%
60 - 74 DAYS	22%	18%	17%	34%	18%	14%	22%
75 DAYS OR MORE	20%	19%	13%	13%	14%	7%	17%
REASONABLE TIME	1%	2%	—	—	—	7%	1%
NEGOTIABLE; VARIES	5%	—	4%	1%	—	—	3%
UNLIMITED TIME	2%	5%	3%	2%	—	—	3%
AVERAGE # OF DAYS	51.14	49.25	46.36	52.07	45.11	46.85	49.97

TABLE 61

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	—	—	1
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	21 100%	26 100%	23 100%	607 100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	96%	98%	96%	86%	97%	99%	100%	95%	92%	96%	97%
DO NOT REIMBURSE FOR SHIPPING	4%	2%	4%	14%	3%	1%	—	5%	8%	4%	3%

TABLE 61

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	100%	98%	100%	100%	100%	100%	100%	100%	100%	96%	97%
DO NOT REIMBURSE FOR SHIPPING	—	2%	—	—	—	—	—	—	—	4%	3%

TABLE 61

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	294 100%	109 100%	73 100%	88 100%	29 100%	14 100%	607 100%
HOUSEHOLD GOODS							
REIMBURSE FOR SHIPPING	98%	96%	99%	95%	97%	100%	97%
DO NOT REIMBURSE FOR SHIPPING	2%	4%	1%	5%	3%	—	3%

TABLE 62

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	25	42	24	12	85	78	18	20	24	22	591
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	25 100%	42 100%	24 100%	12 100%	85 100%	78 100%	18 100%	20 100%	24 100%	22 100%	589 100%
USE OF RELOCATION FIRM											
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	12%	10%	21%	25%	14%	27%	22%	15%	13%	9%	16%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	88%	90%	79%	75%	86%	73%	78%	85%	88%	91%	84%

TABLE 62
COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	22	40	24	22	20	7	23	16	14	53	591
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	1	—	—	2
TOTAL ANSWERING	21 100%	40 100%	24 100%	22 100%	20 100%	7 100%	23 100%	15 100%	14 100%	53 100%	589 100%
USE OF RELOCATION FIRM											
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	24%	23%	8%	18%	5%	—	13%	7%	7%	13%	16%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	76%	78%	92%	82%	95%	100%	87%	93%	93%	87%	84%

TABLE 62

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	288	105	72	84	28	14	591
NO ANSWER; DON'T KNOW	1	—	1	—	—	—	2
TOTAL ANSWERING	287 100%	105 100%	71 100%	84 100%	28 100%	14 100%	589 100%
USE OF RELOCATION FIRM							
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	18%	18%	13%	11%	11%	—	16%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	82%	82%	87%	89%	89%	100%	84%

TABLE 63

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	22	38	19	9	73	57	14	17	21	20	496
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	38 100%	19 100%	9 100%	73 100%	57 100%	14 100%	17 100%	21 100%	20 100%	495 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	18%	5%	21%	11%	19%	14%	7%	35%	29%	20%	14%
PERSONNEL DEPARTMENT	14%	13%	11%	33%	16%	46%	43%	41%	10%	20%	23%
TRAFFIC DEPARTMENT	64%	63%	47%	33%	45%	9%	36%	6%	33%	50%	44%
ANOTHER DEPARTMENT	5%	8%	11%	22%	8%	18%	—	18%	5%	5%	9%
THE EMPLOYEE	—	11%	11%	—	11%	14%	14%	—	24%	5%	10%

TABLE 63

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	16	31	22	18	19	7	20	14	13	46	496
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	1
TOTAL ANSWERING	16 100%	31 100%	22 100%	18 100%	19 100%	7 100%	20 100%	14 100%	13 100%	45 100%	495 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	13%	10%	—	22%	5%	—	15%	—	8%	11%	14%
PERSONNEL DEPARTMENT	19%	13%	27%	33%	21%	14%	25%	36%	8%	24%	23%
TRAFFIC DEPARTMENT	56%	65%	41%	44%	53%	57%	40%	21%	62%	58%	44%
ANOTHER DEPARTMENT	6%	13%	27%	—	11%	—	—	7%	—	2%	9%
THE EMPLOYEE	6%	—	5%	—	11%	29%	20%	36%	23%	4%	10%

TABLE 63

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	234	86	62	75	25	14	496
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	1
TOTAL ANSWERING	234	86	61	75	25	14	495
	100%	100%	100%	100%	100%	100%	100%
PARTY OR DEPARTMENT							
PURCHASING DEPARTMENT	17%	13%	8%	15%	4%	14%	14%
PERSONNEL DEPARTMENT	25%	29%	21%	23%	12%	—	23%
TRAFFIC DEPARTMENT	39%	42%	56%	37%	76%	57%	44%
ANOTHER DEPARTMENT	5%	13%	7%	17%	4%	21%	9%
THE EMPLOYEE	15%	3%	8%	8%	4%	7%	10%

TABLE 64

POLICY FOR SELECTING VAN LINE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	22	38	19	9	73	57	14	17	21	20	496
NO ANSWER; DON'T KNOW	2	3	2	2	1	2	1	—	1	—	25
TOTAL ANSWERING	20	35	17	7	72	55	13	17	20	20	471
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	—	6%	18%	29%	17%	20%	15%	6%	5%	5%	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	40%	43%	35%	71%	31%	33%	23%	65%	30%	25%	36%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	35%	20%	6%	—	13%	18%	15%	18%	30%	45%	21%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	25%	20%	35%	—	29%	24%	38%	6%	30%	25%	22%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	—	9%	6%	—	10%	5%	8%	—	5%	—	6%
COMPANY HANDLES ON OWN	—	3%	—	—	1%	—	—	6%	—	—	1%

TABLE 64

POLICY FOR SELECTING VAN LINE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	16	31	22	18	19	7	20	14	13	46	496
NO ANSWER; DON'T KNOW	—	1	1	—	1	2	3	—	—	3	25
TOTAL ANSWERING	16 100%	30 100%	21 100%	18 100%	18 100%	5 100%	17 100%	14 100%	13 100%	43 100%	471 100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	13%	17%	5%	6%	17%	—	24%	29%	8%	26%	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	38%	43%	57%	11%	39%	20%	18%	29%	46%	37%	36%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	19%	17%	24%	39%	22%	20%	35%	14%	23%	16%	21%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	13%	20%	10%	28%	22%	40%	24%	29%	23%	9%	22%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	19%	3%	5%	17%	—	20%	—	—	—	9%	6%
COMPANY HANDLES ON OWN	—	—	—	—	—	—	—	—	—	2%	1%

TABLE 64

POLICY FOR SELECTING VAN LINE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION SERVICE FIRM	234	86	62	75	25	14	496
NO ANSWER; DON'T KNOW	10	5	5	2	2	1	25
TOTAL ANSWERING	224 100%	81 100%	57 100%	73 100%	23 100%	13 100%	471 100%
POLICY							
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	20%	12%	7%	10%	9%	—	14%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	28%	44%	46%	44%	22%	54%	36%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	14%	22%	28%	27%	39%	15%	21%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	29%	15%	14%	15%	26%	31%	22%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	8%	5%	4%	4%	4%	—	6%
COMPANY HANDLES ON OWN	1%	1%	2%	—	—	—	1%

TABLE 65

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	25	42	24	12	85	78	18	20	24	22	591
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	25 100%	42 100%	24 100%	12 100%	84 100%	78 100%	18 100%	20 100%	24 100%	22 100%	590 100%
OTHER MOVING EXPENSES											
ONE FAMILY CAR	88%	93%	92%	100%	88%	86%	100%	85%	71%	95%	88%
TWO FAMILY CARS	68%	40%	58%	67%	63%	58%	56%	60%	50%	55%	58%
THREE OR MORE CARS	8%	2%	17%	—	2%	12%	11%	5%	13%	9%	8%
BOAT UNDER 20 FEET	44%	38%	33%	33%	32%	36%	17%	35%	29%	59%	38%
BOAT OVER 20 FEET	8%	12%	13%	8%	5%	15%	6%	15%	21%	18%	11%
BELONGINGS PICKED UP FROM SECOND HOME	36%	26%	42%	50%	32%	50%	39%	35%	21%	50%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	16%	14%	4%	8%	13%	13%	11%	10%	13%	9%	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	20%	52%	33%	67%	48%	51%	56%	55%	50%	50%	49%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	60%	60%	46%	25%	32%	36%	44%	50%	29%	41%	44%

TABLE 65

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	22	40	24	22	20	7	23	16	14	53	591
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22	40	24	22	20	7	23	16	14	53	590
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OTHER MOVING EXPENSES											
ONE FAMILY CAR	82%	83%	88%	95%	90%	86%	100%	81%	93%	83%	88%
TWO FAMILY CARS	77%	55%	71%	64%	70%	71%	70%	50%	43%	47%	58%
THREE OR MORE CARS	14%	10%	4%	5%	15%	—	13%	13%	7%	4%	8%
BOAT UNDER 20 FEET	27%	30%	38%	41%	60%	43%	39%	38%	50%	47%	38%
BOAT OVER 20 FEET	5%	8%	4%	9%	30%	14%	4%	6%	14%	11%	11%
BELONGINGS PICKED UP FROM SECOND HOME	36%	33%	42%	59%	35%	14%	35%	56%	21%	30%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	—	3%	17%	14%	5%	14%	13%	25%	7%	8%	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	59%	45%	46%	45%	60%	43%	39%	69%	36%	57%	49%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	68%	48%	50%	59%	55%	57%	30%	31%	50%	43%	44%

TABLE 65

OTHER MOVING EXPENSES REIMBURSED TO THE TRANSFERRED EMPLOYEE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	288	105	72	84	28	14	591
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	288 100%	105 100%	72 100%	83 100%	28 100%	14 100%	590 100%
OTHER MOVING EXPENSES							
ONE FAMILY CAR	89%	88%	88%	87%	86%	86%	88%
TWO FAMILY CARS	56%	57%	63%	63%	50%	79%	58%
THREE OR MORE CARS	6%	6%	7%	14%	11%	21%	8%
BOAT UNDER 20 FEET	37%	32%	46%	36%	43%	43%	38%
BOAT OVER 20 FEET	11%	7%	13%	13%	7%	21%	11%
BELONGINGS PICKED UP FROM SECOND HOME	40%	44%	35%	30%	25%	14%	37%
MAID SERVICE AT EITHER OLD OR NEW HOME	10%	10%	15%	12%	11%	7%	11%
COST OF INSURANCE ABOVE STANDARD RELEASE	51%	49%	50%	49%	36%	29%	49%
COMPANY PROVIDES OWN INSURANCE ON HOUSEHOLD GOODS	36%	37%	56%	52%	75%	79%	44%

TABLE 66
AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NONE PROVIDED	1	5	4	1	13	12	5	3	3	3	75
TOTAL WHO PROVIDE	25 100%	38 100%	21 100%	13 100%	75 100%	67 100%	13 100%	19 100%	23 100%	20 100%	533 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	—	21%	19%	8%	16%	18%	31%	16%	13%	30%	19%
FLAT DOLLAR ALLOWANCE OF:	24%	13%	29%	15%	25%	21%	38%	37%	13%	20%	24%
LESS THAN $250	—	3%	—	—	1%	1%	8%	5%	—	5%	2%
$250 - $499	—	—	5%	—	1%	3%	8%	—	—	—	2%
$500 - $999	4%	3%	—	—	3%	3%	8%	16%	4%	—	5%
$1,000 - $1,499	4%	—	10%	15%	7%	4%	—	5%	4%	5%	6%
$1,500 - $1,999	—	3%	—	—	5%	1%	—	5%	—	—	2%
$2,000 - $2,499	4%	—	5%	—	4%	3%	8%	5%	—	—	3%
$2,500 OR OVER	12%	3%	5%	—	4%	4%	8%	—	4%	10%	5%
BASED ON # OF DEPENDENTS	—	3%	5%	—	—	—	—	—	—	—	1%
SALARY ALLOWANCE OF:	76%	61%	52%	77%	55%	60%	31%	37%	70%	50%	54%
LESS THAN 2 WEEKS' SALARY	8%	—	—	—	1%	6%	—	—	4%	5%	2%
2 WEEKS' - LESS THAN 1 MONTH	20%	16%	5%	15%	16%	10%	23%	16%	17%	5%	13%
1 MONTH'S SALARY	48%	39%	48%	54%	29%	25%	8%	21%	30%	30%	32%
MORE THAN 1 MONTH'S SALARY	—	5%	—	8%	8%	18%	—	—	17%	10%	7%
OTHER FLAT ALLOWANCES	—	3%	—	—	3%	—	—	—	4%	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	3%	—	—	1%	1%	—	11%	—	—	2%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COSMETICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTOMOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NONE PROVIDED	2	4	2	2	1	1	3	1	3	6	75
TOTAL WHO PROVIDE	20 100%	37 100%	22 100%	20 100%	19 100%	6 100%	20 100%	15 100%	11 100%	49 100%	533 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	15%	11%	9%	15%	21%	50%	25%	27%	45%	27%	19%
FLAT DOLLAR ALLOWANCE OF:	50%	27%	27%	20%	37%	—	20%	13%	27%	27%	24%
LESS THAN $250	—	—	9%	—	—	—	—	—	—	—	2%
$250 - $499	10%	—	—	—	—	—	—	—	—	4%	2%
$500 - $999	25%	5%	9%	5%	5%	—	—	7%	9%	6%	5%
$1,000 - $1,499	10%	8%	9%	5%	21%	—	15%	—	—	6%	6%
$1,500 - $1,999	—	5%	—	—	—	—	—	—	—	—	2%
$2,000 - $2,499	5%	5%	—	—	—	—	—	7%	—	2%	3%
$2,500 OR OVER	—	3%	—	5%	11%	—	5%	—	18%	4%	5%
BASED ON # OF DEPENDENTS	—	—	—	5%	—	—	—	—	—	4%	1%
SALARY ALLOWANCE OF:	35%	54%	64%	60%	42%	50%	55%	60%	18%	45%	54%
LESS THAN 2 WEEKS' SALARY	5%	—	—	—	5%	—	—	—	—	—	2%
2 WEEKS' - LESS THAN 1 MONTH	15%	8%	14%	15%	5%	33%	10%	7%	9%	12%	13%
1 MONTH'S SALARY	15%	41%	45%	40%	16%	17%	45%	47%	9%	31%	32%
MORE THAN 1 MONTH'S SALARY	—	5%	5%	5%	16%	—	—	7%	—	2%	7%
OTHER FLAT ALLOWANCES	—	—	—	—	—	—	—	—	9%	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	5%	—	5%	—	—	—	—	—	—	2%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NONE PROVIDED	53	9	4	7	1	1	75
TOTAL WHO PROVIDE	241 100%	100 100%	69 100%	82 100%	28 100%	13 100%	533 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS							
ITEMIZED ALLOWANCE	22%	13%	17%	16%	21%	8%	19%
FLAT DOLLAR ALLOWANCE OF:	27%	22%	25%	22%	14%	38%	24%
LESS THAN $250	2%	1%	1%	2%	—	—	2%
$250 - $499	2%	1%	—	2%	—	—	2%
$500 - $999	6%	4%	6%	5%	—	8%	5%
$1,000 - $1,499	7%	6%	7%	6%	4%	—	6%
$1,500 - $1,999	2%	—	3%	1%	4%	—	2%
$2,000 - $2,499	1%	4%	3%	1%	4%	23%	3%
$2,500 OR OVER	5%	3%	4%	4%	4%	8%	5%
BASED ON # OF DEPENDENTS	1%	3%	—	—	—	—	1%
SALARY ALLOWANCE OF:	49%	63%	54%	57%	61%	54%	54%
LESS THAN 2 WEEKS' SALARY	1%	2%	1%	5%	4%	—	2%
2 WEEKS' - LESS THAN 1 MONTH	12%	16%	14%	12%	—	23%	13%
1 MONTH'S SALARY	30%	40%	32%	28%	46%	23%	32%
MORE THAN 1 MONTH'S SALARY	5%	5%	6%	12%	11%	8%	7%
OTHER FLAT ALLOWANCES	—	—	1%	2%	4%	—	1%
TYPE OF ALLOWANCE UNKNOWN	1%	2%	3%	2%	—	—	2%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NONE PROVIDED	3	6	4	1	14	13	6	3	3	4	93
TOTAL WHO PROVIDE	23 100%	37 100%	21 100%	13 100%	74 100%	66 100%	12 100%	19 100%	23 100%	19 100%	515 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	—	22%	19%	8%	16%	18%	33%	16%	13%	32%	19%
FLAT DOLLAR ALLOWANCE OF:	22%	14%	29%	15%	24%	21%	42%	37%	13%	16%	25%
LESS THAN $250	—	3%	—	—	3%	2%	8%	5%	—	5%	2%
$250 - $499	—	—	5%	—	1%	5%	8%	5%	—	—	3%
$500 - $999	9%	3%	10%	—	5%	5%	8%	11%	4%	—	6%
$1,000 - $1,499	4%	—	10%	15%	5%	2%	—	11%	4%	11%	6%
$1,500 - $1,999	—	3%	—	—	4%	2%	—	5%	—	—	2%
$2,000 - $2,499	4%	—	—	—	4%	3%	8%	—	—	—	3%
$2,500 OR OVER	4%	3%	—	—	1%	5%	8%	—	4%	—	3%
BASED ON # OF DEPENDENTS	—	3%	5%	—	—	—	—	—	—	—	1%
SALARY ALLOWANCE OF:	78%	59%	52%	77%	55%	59%	25%	37%	70%	53%	53%
LESS THAN 2 WEEKS' SALARY	9%	3%	—	—	3%	5%	—	—	4%	5%	3%
2 WEEKS' - LESS THAN 1 MONTH	22%	22%	5%	23%	22%	20%	25%	21%	17%	5%	19%
1 MONTH'S SALARY	48%	32%	48%	46%	27%	20%	—	16%	30%	32%	26%
MORE THAN 1 MONTH'S SALARY	—	3%	—	8%	4%	15%	—	—	17%	11%	6%
OTHER FLAT ALLOWANCES	—	3%	—	—	3%	—	—	—	4%	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	3%	—	—	1%	2%	—	11%	—	—	2%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NONE PROVIDED	2	6	2	4	3	1	5	2	3	8	93
TOTAL WHO PROVIDE	20 100%	35 100%	22 100%	[illegible] 100%	17 100%	6 100%	18 100%	14 100%	11 100%	47 100%	515 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	15%	11%	9%	17%	24%	50%	28%	29%	45%	28%	19%
FLAT DOLLAR ALLOWANCE OF:	60%	26%	32%	22%	29%	—	22%	21%	27%	28%	25%
LESS THAN $250	—	3%	5%	—	—	—	—	—	—	—	2%
$250 - $499	20%	—	5%	—	—	—	—	7%	—	4%	3%
$500 - $999	25%	—	9%	6%	6%	—	6%	7%	9%	11%	6%
$1,000 - $1,499	10%	11%	9%	6%	12%	—	11%	7%	—	6%	6%
$1,500 - $1,999	—	3%	—	—	—	—	—	—	—	2%	2%
$2,000 - $2,499	5%	6%	5%	—	6%	—	—	—	—	2%	3%
$2,500 OR OVER	—	3%	—	6%	6%	—	6%	—	18%	—	3%
BASED ON # OF DEPENDENTS	—	—	—	6%	—	—	—	—	—	2%	1%
SALARY ALLOWANCE OF:	25%	54%	59%	56%	47%	50%	50%	50%	27%	45%	53%
LESS THAN 2 WEEKS' SALARY	5%	—	—	—	6%	—	6%	7%	—	2%	3%
2 WEEKS' - LESS THAN 1 MONTH	15%	20%	27%	22%	18%	50%	17%	—	18%	17%	19%
1 MONTH'S SALARY	5%	29%	32%	28%	6%	—	28%	36%	9%	23%	26%
MORE THAN 1 MONTH'S SALARY	—	6%	—	6%	18%	—	—	7%	—	2%	6%
OTHER FLAT ALLOWANCES	—	3%	—	—	—	—	—	—	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	6%	—	6%	—	—	—	—	—	—	2%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NONE PROVIDED	66	12	5	7	1	2	93
TOTAL WHO PROVIDE	228 100%	97 100%	68 100%	82 100%	28 100%	12 100%	515 100%
AMOUNT OF ALLOWANCE FOR RENTERS							
ITEMIZED ALLOWANCE	24%	13%	18%	16%	21%	8%	19%
FLAT DOLLAR ALLOWANCE OF:	26%	25%	25%	24%	14%	33%	25%
LESS THAN $250	2%	1%	1%	2%	—	—	2%
$250 - $499	3%	2%	3%	5%	—	8%	3%
$500 - $999	7%	8%	4%	7%	4%	—	6%
$1,000 - $1,499	6%	7%	7%	6%	4%	8%	6%
$1,500 - $1,999	2%	—	4%	1%	—	—	2%
$2,000 - $2,499	2%	2%	3%	1%	4%	17%	3%
$2,500 OR OVER	4%	2%	1%	1%	4%	—	3%
BASED ON # OF DEPENDENTS	1%	2%	—	—	—	—	1%
SALARY ALLOWANCE OF:	49%	60%	54%	55%	61%	58%	53%
LESS THAN 2 WEEKS' SALARY	3%	3%	3%	4%	4%	—	3%
2 WEEKS' - LESS THAN 1 MONTH	17%	23%	18%	22%	11%	25%	19%
1 MONTH'S SALARY	25%	30%	28%	18%	43%	25%	26%
MORE THAN 1 MONTH'S SALARY	4%	4%	6%	11%	4%	8%	6%
OTHER FLAT ALLOWANCES	1%	—	—	2%	4%	—	1%
TYPE OF ALLOWANCE UNKNOWN	1%	2%	3%	2%	—	—	2%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER	1	—	—	—	—	1	—	—	—	—	3
TOTAL ANSWERING	25 100%	43 100%	25 100%	14 100%	88 100%	78 100%	18 100%	22 100%	26 100%	23 100%	605 100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	72%	63%	72%	86%	72%	60%	61%	73%	65%	74%	69%
COMPANY DOES NOT USE	28%	37%	28%	14%	28%	40%	39%	27%	35%	26%	31%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER	—	—	—	—	—	—	—	—	1	—	3
TOTAL ANSWERING	22	41	24	22	20	7	23	16	13	55	605
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	86%	73%	79%	64%	65%	57%	52%	50%	85%	71%	69%
COMPANY DOES NOT USE	14%	27%	21%	36%	35%	43%	48%	50%	15%	29%	31%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER	—	—	1	1	1	—	3
TOTAL ANSWERING	294 100%	109 100%	72 100%	88 100%	28 100%	14 100%	605 100%
USE OF RELOCATION FIRMS							
COMPANY DOES USE	61%	71%	74%	82%	86%	79%	69%
COMPANY DOES NOT USE	39%	29%	26%	18%	14%	21%	31%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	607 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	62%	47%	32%	50%	39%	44%	50%	23%	23%	26%	38%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	31%	33%	40%	29%	36%	11%	22%	50%	50%	39%	34%
ELIGIBLE FOR NO REIMBURSEMENTS	—	—	4%	—	1%	5%	—	—	—	—	1%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	8%	21%	24%	21%	24%	39%	28%	27%	27%	35%	27%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	23 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	41%	24%	35%	32%	35%	57%	35%	31%	29%	38%	38%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	36%	41%	43%	45%	40%	29%	43%	44%	36%	25%	34%
ELIGIBLE FOR NO REIMBURSEMENTS	5%	2%	—	—	—	—	—	6%	—	—	1%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	18%	32%	22%	23%	25%	14%	22%	19%	36%	36%	27%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	294	109	73	88	29	14	607
	100%	100%	100%	100%	100%	100%	100%
TYPE OF ASSISTANCE							
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	43%	37%	37%	27%	28%	36%	38%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	34%	25%	36%	42%	41%	29%	34%
ELIGIBLE FOR NO REIMBURSEMENTS	1%	1%	3%	3%	—	—	1%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	23%	38%	25%	27%	31%	36%	27%

TABLE 70

TYPE OF ASSISTANCE GIVEN NEW PROFESSIONAL HIRES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING ASSISTANCE	24 100%	34 100%	18 100%	11 100%	66 100%	44 100%	13 100%	16 100%	19 100%	15 100%	434 100%
REIMBURSEMENTS											
SOME OR ALL OF THE HOME SALE EXPENSE	79%	71%	72%	73%	61%	80%	77%	38%	42%	87%	63%
COST OF DISPOSING OF APARTMENT, IF RENTER	67%	74%	61%	82%	64%	77%	85%	44%	42%	60%	64%
ONE OR MORE HOUSE HUNTING TRIPS	96%	100%	89%	100%	97%	100%	100%	75%	79%	93%	94%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	79%	71%	50%	64%	56%	77%	38%	44%	26%	80%	58%
SHIPMENT OF HOUSEHOLD GOODS	96%	97%	100%	91%	98%	98%	92%	94%	95%	100%	97%
TRANSPORTATION OF FAMILY TO NEW LOCATION	96%	97%	94%	82%	98%	100%	92%	81%	89%	100%	96%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	96%	100%	83%	91%	95%	86%	77%	81%	68%	93%	91%
MISCELLANEOUS MOVING ALLOWANCE	83%	68%	50%	64%	56%	68%	46%	25%	53%	73%	61%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	79%	44%	33%	64%	38%	59%	8%	56%	47%	60%	49%

TABLE 70
TYPE OF ASSISTANCE GIVEN NEW PROFESSIONAL HIRES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING ASSISTANCE	17 100%	27 100%	18 100%	17 100%	15 100%	6 100%	18 100%	12 100%	9 100%	35 100%	434 100%
REIMBURSEMENTS											
SOME OR ALL OF THE HOME SALE EXPENSE	65%	67%	50%	47%	53%	33%	56%	50%	56%	63%	63%
COST OF DISPOSING OF APARTMENT, IF RENTER	53%	67%	56%	35%	60%	67%	56%	58%	67%	71%	64%
ONE OR MORE HOUSE HUNTING TRIPS	82%	89%	89%	94%	93%	100%	89%	100%	100%	94%	94%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	53%	67%	56%	35%	60%	33%	33%	33%	67%	60%	58%
SHIPMENT OF HOUSEHOLD GOODS	100%	93%	100%	100%	100%	100%	94%	100%	100%	97%	97%
TRANSPORTATION OF FAMILY TO NEW LOCATION	94%	85%	100%	100%	100%	100%	94%	100%	100%	97%	96%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	94%	96%	94%	94%	93%	100%	78%	92%	100%	97%	91%
MISCELLANEOUS MOVING ALLOWANCE	71%	74%	61%	47%	67%	50%	50%	58%	56%	66%	61%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	53%	56%	72%	35%	47%	17%	39%	25%	67%	54%	49%

TABLE 70

TYPE OF ASSISTANCE GIVEN NEW PROFESSIONAL HIRES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING ASSISTANCE	224 100%	67 100%	53 100%	61 100%	20 100%	9 100%	434 100%
REIMBURSEMENTS							
SOME OR ALL OF THE HOME SALE EXPENSE	65%	66%	58%	61%	60%	56%	63%
COST OF DISPOSING OF APARTMENT, IF RENTER	60%	75%	68%	57%	70%	67%	64%
ONE OR MORE HOUSE HUNTING TRIPS	93%	97%	94%	92%	95%	78%	94%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	57%	67%	58%	54%	55%	33%	58%
SHIPMENT OF HOUSEHOLD GOODS	97%	97%	98%	97%	100%	100%	97%
TRANSPORTATION OF FAMILY TO NEW LOCATION	95%	97%	96%	93%	100%	100%	96%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	89%	96%	94%	89%	95%	100%	91%
MISCELLANEOUS MOVING ALLOWANCE	59%	69%	70%	52%	55%	78%	61%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	41%	57%	51%	62%	60%	67%	49%

TABLE 71

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	79 100%	18 100%	22 100%	26 100%	23 100%	608 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	23%	23%	24%	29%	16%	11%	17%	9%	12%	13%	16%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	65%	53%	60%	50%	51%	44%	28%	73%	65%	52%	55%
ELIGIBLE FOR NO REIMBURSEMENTS	—	5%	12%	—	6%	22%	11%	—	8%	4%	8%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	8%	14%	4%	7%	24%	18%	22%	9%	12%	30%	16%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	4%	5%	—	14%	3%	5%	22%	9%	4%	—	5%

TABLE 71

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	608 100%
TYPE OF ASSISTANCE											
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	18%	12%	4%	18%	15%	29%	17%	19%	7%	16%	16%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	59%	54%	75%	73%	65%	43%	48%	44%	71%	53%	55%
ELIGIBLE FOR NO REIMBURSEMENTS	5%	12%	4%	5%	5%	14%	9%	13%	—	5%	8%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	18%	22%	13%	—	5%	14%	13%	19%	21%	18%	16%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	—	—	4%	5%	10%	—	13%	6%	—	7%	5%

TABLE 71

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	294	109	73	89	29	14	608
	100%	100%	100%	100%	100%	100%	100%
TYPE OF ASSISTANCE							
ELIGIBLE FOR ALL REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	18%	20%	15%	6%	14%	7%	16%
ELIGIBLE FOR SOME REIMBURSEMENTS PROVIDED CURRENT EMPLOYEES	48%	50%	53%	75%	76%	79%	55%
ELIGIBLE FOR NO REIMBURSEMENTS	10%	7%	5%	9%	—	—	8%
NEGOTIABLE; DEPENDS ON INDIVIDUAL	17%	17%	22%	9%	10%	14%	16%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	7%	5%	4%	1%	—	—	5%

TABLE 72

TYPE OF ASSISTANCE GIVEN NEW COLLEGE GRADUATE HIRES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING ASSISTANCE	23 100%	33 100%	21 100%	11 100%	59 100%	44 100%	8 100%	18 100%	20 100%	15 100%	430 100%
REIMBURSEMENTS											
SOME OR ALL OF THE HOME SALE EXPENSE	43%	45%	57%	45%	29%	27%	38%	11%	20%	53%	32%
COST OF DISPOSING OF APARTMENT, IF RENTER	48%	48%	43%	55%	39%	41%	88%	28%	20%	53%	40%
ONE OR MORE HOUSE HUNTING TRIPS	87%	94%	81%	82%	88%	68%	88%	72%	80%	80%	83%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	43%	42%	38%	36%	27%	32%	25%	22%	15%	53%	32%
SHIPMENT OF HOUSEHOLD GOODS	100%	94%	100%	91%	97%	86%	100%	94%	85%	100%	96%
TRANSPORTATION OF FAMILY TO NEW LOCATION	96%	94%	95%	73%	97%	86%	100%	78%	80%	93%	93%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	87%	100%	86%	64%	88%	59%	100%	78%	55%	93%	85%
MISCELLANEOUS MOVING ALLOWANCE	61%	45%	38%	55%	37%	34%	63%	28%	30%	40%	43%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	65%	42%	24%	55%	27%	43%	38%	56%	35%	47%	43%

TABLE 72

TYPE OF ASSISTANCE GIVEN NEW COLLEGE GRADUATE HIRES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING ASSISTANCE	17 100%	27 100%	19 100%	20 100%	16 100%	5 100%	15 100%	10 100%	11 100%	38 100%	430 100%
REIMBURSEMENTS											
SOME OR ALL OF THE HOME SALE EXPENSE	35%	30%	16%	30%	19%	20%	33%	40%	18%	29%	32%
COST OF DISPOSING OF APARTMENT, IF RENTER	29%	48%	26%	25%	38%	40%	40%	40%	36%	45%	40%
ONE OR MORE HOUSE HUNTING TRIPS	65%	81%	89%	90%	75%	60%	87%	90%	82%	92%	83%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	35%	37%	26%	30%	31%	20%	7%	30%	45%	29%	32%
SHIPMENT OF HOUSEHOLD GOODS	100%	96%	100%	100%	100%	100%	100%	100%	100%	100%	96%
TRANSPORTATION OF FAMILY TO NEW LOCATION	88%	93%	100%	90%	100%	100%	93%	100%	100%	97%	93%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	94%	93%	95%	90%	88%	100%	73%	90%	100%	95%	85%
MISCELLANEOUS MOVING ALLOWANCE	53%	59%	37%	45%	38%	20%	53%	50%	45%	50%	43%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	35%	56%	63%	25%	31%	40%	47%	40%	45%	53%	43%

TABLE 72

TYPE OF ASSISTANCE GIVEN NEW COLLEGE GRADUATE HIRES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING ASSISTANCE	193 100%	77 100%	50 100%	72 100%	26 100%	12 100%	430 100%
REIMBURSEMENTS							
SOME OR ALL OF THE HOME SALE EXPENSE	36%	39%	32%	19%	23%	8%	32%
COST OF DISPOSING OF APARTMENT, IF RENTER	42%	51%	42%	26%	35%	42%	40%
ONE OR MORE HOUSE HUNTING TRIPS	83%	86%	84%	86%	65%	75%	83%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	34%	42%	34%	19%	27%	8%	32%
SHIPMENT OF HOUSEHOLD GOODS	96%	96%	94%	97%	100%	100%	96%
TRANSPORTATION OF FAMILY TO NEW LOCATION	93%	94%	90%	92%	96%	92%	93%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	83%	90%	84%	83%	88%	92%	85%
MISCELLANEOUS MOVING ALLOWANCE	43%	57%	52%	25%	35%	58%	43%
TAX ADDER AND/OR GROSS-UP ON MOVING EXPENSES	34%	51%	52%	46%	58%	33%	43%

TABLE 73

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	2	—	—	—	1	1	—	—	1	1	14
TOTAL ANSWERING	24 100%	43 100%	25 100%	14 100%	87 100%	78 100%	18 100%	22 100%	25 100%	22 100%	594 100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	54%	53%	48%	64%	52%	49%	33%	27%	20%	68%	49%
DO NOT TRANSFER	46%	47%	52%	36%	48%	51%	67%	73%	80%	32%	51%

TABLE 73

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	1	1	2	1	1	—	—	—	—	2	14
TOTAL ANSWERING	21 100%	40 100%	22 100%	21 100%	19 100%	7 100%	23 100%	16 100%	14 100%	53 100%	594 100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	67%	55%	64%	52%	47%	43%	48%	38%	50%	42%	49%
DO NOT TRANSFER	33%	45%	36%	48%	53%	57%	52%	63%	50%	58%	51%

TABLE 73

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	2	5	2	2	1	2	14
TOTAL ANSWERING	292 100%	104 100%	71 100%	87 100%	28 100%	12 100%	594 100%
TRANSFERS ON SHORT TERM ASSIGNMENT							
DO TRANSFER	38%	48%	61%	63%	82%	67%	49%
DO NOT TRANSFER	62%	52%	39%	37%	18%	33%	51%

TABLE 74

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	23	12	9	45	38	6	6	5	15	291
NO ANSWER; DON'T KNOW	3	1	2	—	5	5	2	1	1	2	41
TOTAL ANSWERING	10 100%	22 100%	10 100%	9 100%	40 100%	33 100%	4 100%	5 100%	4 100%	13 100%	250 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	50%	36%	50%	33%	63%	24%	25%	60%	25%	31%	40%
1 - 5	30%	36%	40%	56%	23%	30%	25%	—	25%	31%	32%
6 - 9	—	5%	—	—	10%	6%	25%	—	50%	15%	6%
10 - 19	—	5%	10%	11%	3%	21%	25%	20%	—	—	10%
20 - 49	—	5%	—	—	—	15%	—	—	—	—	4%
50 - 99	—	9%	—	—	—	3%	—	20%	—	8%	3%
100 - 249	20%	—	—	—	—	—	—	—	—	8%	2%
250 OR MORE	—	5%	—	—	3%	—	—	—	—	8%	2%
AVERAGE # WITHIN U.S.	20.90	35.86	2.10	2.22	26.50	9.12	4.50	13.00	4.50	32.38	22.64

TABLE 74

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	14	22	14	11	9	3	11	6	7	22	291
NO ANSWER; DON'T KNOW	5	6	3	2	—	—	2	—	—	1	41
TOTAL ANSWERING	9 100%	16 100%	11 100%	9 100%	9 100%	3 100%	9 100%	6 100%	7 100%	21 100%	250 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	22%	31%	45%	44%	33%	—	78%	17%	43%	38%	40%
1 - 5	56%	31%	36%	22%	33%	67%	22%	67%	29%	33%	32%
6 - 9	—	6%	—	—	—	—	—	—	—	5%	6%
10 - 19	—	19%	9%	22%	22%	33%	—	—	29%	10%	10%
20 - 49	—	6%	9%	—	—	—	—	—	—	10%	4%
50 - 99	11%	—	—	—	11%	—	—	—	—	—	3%
100 - 249	—	6%	—	11%	—	—	—	—	—	—	2%
250 OR MORE	11%	—	—	—	—	—	—	17%	—	5%	2%
AVERAGE # WITHIN U.S.	62.56	11.00	4.27	19.78	9.44	6.00	.44	168.83	3.86	29.86	22.64

TABLE 74

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	112	50	43	55	23	8	291
NO ANSWER; DON'T KNOW	7	10	3	13	6	2	41
TOTAL ANSWERING	105 100%	40 100%	40 100%	42 100%	17 100%	6 100%	250 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.							
NONE	48%	33%	38%	36%	41%	17%	40%
1 - 5	34%	48%	33%	26%	12%	—	32%
6 - 9	8%	3%	10%	—	6%	—	6%
10 - 19	7%	10%	10%	21%	12%	—	10%
20 - 49	1%	3%	8%	7%	6%	17%	4%
50 - 99	—	5%	3%	7%	6%	—	3%
100 - 249	—	—	—	—	18%	33%	2%
250 OR MORE	3%	—	—	2%	—	33%	2%
AVERAGE # WITHIN U.S.	27.02	6.42	6.10	14.38	26.06	212.50	22.64

TABLE 75

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	23	12	9	45	38	6	6	5	15	291
NO ANSWER; DON'T KNOW	3	2	2	1	4	6	—	1	1	2	40
TOTAL ANSWERING	10 100%	21 100%	10 100%	8 100%	41 100%	32 100%	6 100%	5 100%	4 100%	13 100%	251 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	30%	19%	10%	13%	17%	34%	67%	20%	100%	15%	24%
1 - 5	10%	33%	60%	50%	49%	22%	17%	40%	—	46%	36%
6 - 9	10%	10%	10%	13%	10%	9%	—	—	—	—	8%
10 - 19	10%	29%	10%	—	12%	9%	—	—	—	15%	11%
20 - 49	10%	10%	—	13%	5%	9%	—	—	—	—	8%
50 - 99	—	—	10%	—	7%	6%	—	20%	—	—	4%
100 - 249	10%	—	—	13%	—	9%	17%	20%	—	15%	6%
250 OR MORE	20%	—	—	—	—	—	—	—	—	8%	3%
AVERAGE # OUTSIDE U.S.	150.00	7.14	7.60	29.38	9.15	29.31	26.17	41.80	—	99.46	39.46

TABLE 75

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	14	22	14	11	9	3	11	6	7	22	291
NO ANSWER; DON'T KNOW	3	7	3	3	—	—	1	—	—	1	40
TOTAL ANSWERING	11	15	11	8	9	3	10	6	7	21	251
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	18%	13%	18%	13%	33%	33%	30%	50%	—	24%	24%
1 - 5	27%	27%	18%	38%	33%	33%	50%	50%	57%	38%	36%
6 - 9	18%	13%	9%	13%	—	—	10%	—	—	5%	8%
10 - 19	—	20%	9%	13%	22%	—	10%	—	14%	—	11%
20 - 49	9%	13%	27%	13%	11%	33%	—	—	14%	10%	8%
50 - 99	—	7%	9%	—	—	—	—	—	14%	—	4%
100 - 249	18%	7%	9%	—	—	—	—	—	—	10%	6%
250 OR MORE	9%	—	—	13%	—	—	—	—	—	14%	3%
AVERAGE # OUTSIDE U.S.	62.82	18.13	34.09	100.13	6.22	10.67	3.10	1.17	12.71	124.62	39.46

TABLE 75

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	112	50	43	55	23	8	291
NO ANSWER; DON'T KNOW	9	8	3	12	4	4	40
TOTAL ANSWERING	103 100%	42 100%	40 100%	43 100%	19 100%	4 100%	251 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.							
NONE	33%	21%	28%	9%	11%	—	24%
1 - 5	50%	45%	33%	14%	5%	—	36%
6 - 9	9%	10%	8%	2%	16%	—	8%
10 - 19	7%	7%	18%	12%	26%	—	11%
20 - 49	1%	5%	8%	30%	11%	—	8%
50 - 99	—	5%	3%	14%	5%	—	4%
100 - 249	1%	5%	5%	9%	26%	25%	6%
250 OR MORE	—	2%	—	9%	—	75%	3%
AVERAGE # OUTSIDE U.S.	4.81	39.98	15.27	77.35	49.74	712.00	39.46

TABLE 76

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	5	14	5	6	15	25	3	2	3	9	149
NO ANSWER; DON'T KNOW	—	—	—	—	3	2	—	—	—	—	6
TOTAL ANSWERING	5 100%	14 100%	5 100%	6 100%	12 100%	23 100%	3 100%	2 100%	3 100%	9 100%	143 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	7%	—	—	8%	—	33%	—	—	—	4%
6 MONTHS - 1 YEAR	40%	7%	20%	—	—	9%	—	—	33%	33%	13%
1 - 2 YEARS	40%	50%	40%	83%	42%	22%	—	50%	67%	22%	43%
2 - 3 YEARS	20%	36%	40%	17%	42%	52%	67%	50%	—	44%	33%
OVER 3 YEARS	—	—	—	—	8%	17%	—	—	—	—	7%
AVERAGE NUMBER OF YEARS	1.30	1.70	1.70	1.67	2.02	2.37	1.75	2.00	1.17	1.61	1.82

TABLE 76

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	7	11	6	5	6	3	2	5	4	13	149
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	—	—	6
TOTAL ANSWERING	7 100%	11 100%	6 100%	5 100%	6 100%	3 100%	2 100%	4 100%	4 100%	13 100%	143 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	—	—	—	17%	—	—	25%	25%	—	4%
6 MONTHS - 1 YEAR	—	18%	—	40%	17%	—	50%	—	—	23%	13%
1 - 2 YEARS	71%	64%	50%	20%	33%	67%	50%	50%	50%	38%	43%
2 - 3 YEARS	14%	18%	33%	40%	17%	33%	—	25%	—	31%	33%
OVER 3 YEARS	14%	—	17%	—	17%	—	—	—	25%	8%	7%
AVERAGE NUMBER OF YEARS	2.00	1.50	2.25	1.50	1.71	1.83	1.00	1.44	1.81	1.77	1.82

TABLE 76

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	55	27	25	27	10	5	149
NO ANSWER; DON'T KNOW	5	—	1	—	—	—	6
TOTAL ANSWERING	50 100%	27 100%	24 100%	27 100%	10 100%	5 100%	143 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	6%	4%	—	7%	—	—	4%
6 MONTHS - 1 YEAR	14%	7%	17%	15%	10%	20%	13%
1 - 2 YEARS	44%	37%	42%	41%	60%	40%	43%
2 - 3 YEARS	32%	37%	33%	30%	30%	40%	33%
OVER 3 YEARS	4%	15%	8%	7%	—	—	7%
AVERAGE NUMBER OF YEARS	1.71	2.12	1.88	1.74	1.70	1.70	1.82

TABLE 77

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	7	17	9	7	34	21	2	4	—	11	191
NO ANSWER; DON'T KNOW	—	—	—	1	2	—	—	1	—	—	8
TOTAL ANSWERING	7	17	9	6	32	21	2	3	—	11	183
	100%	100%	100%	100%	100%	100%	100%	100%	—	100%	100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	—	—	—	—	—	—	—	—	—	—	—
1 - 2 YEARS	43%	18%	22%	33%	19%	—	50%	33%	—	27%	21%
2 - 3 YEARS	43%	35%	67%	50%	56%	71%	50%	33%	—	36%	52%
OVER 3 YEARS	14%	47%	11%	17%	25%	29%	—	33%	—	36%	27%
AVERAGE NUMBER OF YEARS	2.29	3.03	2.44	2.42	2.69	2.93	2.00	2.67	—	2.77	2.69

TABLE 77

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	9	13	9	7	6	2	7	3	7	16	191
NO ANSWER; DON'T KNOW	—	—	2	—	1	—	1	—	—	—	8
TOTAL ANSWERING	9 100%	13 100%	7 100%	7 100%	5 100%	2 100%	6 100%	3 100%	7 100%	16 100%	183 100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	—	—	—	—	—	—	—	—	—	—	—
1 - 2 YEARS	22%	15%	29%	14%	20%	—	33%	33%	—	38%	21%
2 - 3 YEARS	44%	54%	57%	86%	40%	50%	33%	67%	71%	38%	52%
OVER 3 YEARS	33%	31%	14%	—	40%	50%	33%	—	29%	25%	27%
AVERAGE NUMBER OF YEARS	2.78	2.81	2.43	2.36	2.90	3.25	2.67	2.17	2.93	2.50	2.69

TABLE 77

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	69	33	29	39	17	4	191
NO ANSWER; DON'T KNOW	4	1	2	1	—	—	8
TOTAL ANSWERING	65 100%	32 100%	27 100%	38 100%	17 100%	4 100%	183 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	—	—	—	—	—	—	—
1 - 2 YEARS	23%	13%	15%	24%	35%	—	21%
2 - 3 YEARS	57%	44%	63%	47%	41%	75%	52%
OVER 3 YEARS	20%	44%	22%	29%	24%	25%	27%
AVERAGE NUMBER OF YEARS	2.57	3.03	2.69	2.70	2.50	2.88	2.69

TABLE 78

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13	23	12	9	45	38	6	6	5	15	291
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	13 100%	23 100%	12 100%	9 100%	45 100%	38 100%	6 100%	6 100%	5 100%	15 100%	289 100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	23%	13%	8%	11%	9%	21%	50%	—	60%	7%	15%
PROVIDE ASSISTANCE	8%	4%	—	—	4%	3%	—	—	20%	7%	4%
NO ASSISTANCE PROVIDED	15%	9%	8%	11%	4%	18%	50%	—	40%	—	10%
COMPANIES WITH INTERNATIONAL ONLY:	38%	30%	42%	33%	49%	13%	—	33%	—	20%	29%
PROVIDE ASSISTANCE	23%	22%	25%	—	22%	13%	—	—	—	20%	16%
NO ASSISTANCE PROVIDED	15%	9%	17%	33%	27%	—	—	33%	—	—	12%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	38%	52%	50%	56%	36%	58%	33%	50%	20%	67%	51%
ALL ON SHORT TERM ASSIGNMENT	15%	17%	42%	11%	13%	29%	—	—	—	20%	18%
INTERNATIONAL ONLY	15%	4%	8%	22%	11%	5%	—	—	—	13%	12%
NO ASSISTANCE PROVIDED	8%	30%	—	22%	11%	21%	33%	50%	—	33%	20%

TABLE 78

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	14	22	14	11	9	3	11	6	7	22	291
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	2	2
TOTAL ANSWERING	14 100%	22 100%	14 100%	11 100%	9 100%	3 100%	11 100%	6 100%	7 100%	20 100%	289 100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	14%	9%	14%	—	22%	33%	9%	50%	—	10%	15%
PROVIDE ASSISTANCE	7%	5%	—	—	11%	—	—	33%	—	5%	4%
NO ASSISTANCE PROVIDED	7%	5%	14%	—	11%	33%	9%	17%	—	5%	10%
COMPANIES WITH INTERNATIONAL ONLY:	14%	23%	36%	27%	22%	—	45%	17%	43%	25%	29%
PROVIDE ASSISTANCE	14%	14%	14%	18%	22%	—	18%	—	43%	10%	16%
NO ASSISTANCE PROVIDED	—	9%	21%	9%	—	—	27%	17%	—	15%	12%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	71%	68%	50%	64%	44%	67%	27%	33%	57%	50%	51%
ALL ON SHORT TERM ASSIGNMENT	14%	18%	21%	9%	33%	33%	9%	33%	—	20%	18%
INTERNATIONAL ONLY	36%	32%	—	9%	—	33%	—	—	43%	10%	12%
NO ASSISTANCE PROVIDED	21%	18%	29%	45%	11%	—	18%	—	14%	20%	20%

TABLE 78

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	112	50	43	55	23	8	291
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	2
TOTAL ANSWERING	111 100%	49 100%	43 100%	55 100%	23 100%	8 100%	289 100%
PROPERTY MANAGEMENT ASSISTANCE							
COMPANIES WITH DOMESTIC ONLY:	19%	16%	19%	5%	9%	—	15%
PROVIDE ASSISTANCE	7%	6%	2%	—	4%	—	4%
NO ASSISTANCE PROVIDED	12%	10%	16%	5%	4%	—	10%
COMPANIES WITH INTERNATIONAL ONLY:	33%	24%	28%	25%	30%	13%	29%
PROVIDE ASSISTANCE	17%	18%	16%	13%	17%	13%	16%
NO ASSISTANCE PROVIDED	16%	6%	12%	13%	13%	—	12%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	36%	57%	47%	67%	61%	88%	51%
ALL ON SHORT TERM ASSIGNMENT	14%	31%	16%	18%	13%	25%	18%
INTERNATIONAL ONLY	4%	8%	12%	20%	30%	38%	12%
NO ASSISTANCE PROVIDED	18%	16%	19%	27%	17%	25%	20%

TABLE 79

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	8	11	9	3	23	21	1	1	2	9	154
NO ANSWER; DON'T KNOW	—	1	—	—	1	—	—	—	1	1	6
TOTAL ANSWERING	8 100%	10 100%	9 100%	3 100%	22 100%	21 100%	1 100%	1 100%	1 100%	8 100%	148 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	75%	80%	33%	33%	41%	43%	100%	—	100%	25%	43%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	13%	—	—	—	14%	19%	—	—	—	25%	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	—	10%	22%	—	14%	19%	—	—	—	13%	16%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	13%	10%	44%	67%	32%	19%	—	100%	—	38%	28%

TABLE 79

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	10	15	5	5	7	2	3	4	6	9	154
NO ANSWER; DON'T KNOW	—	—	—	1	1	—	—	—	—	—	6
TOTAL ANSWERING	10 100%	15 100%	5 100%	4 100%	6 100%	2 100%	3 100%	4 100%	6 100%	9 100%	148 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	50%	53%	40%	25%	—	50%	33%	25%	17%	33%	43%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	20%	13%	—	—	33%	—	33%	25%	17%	11%	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	10%	7%	40%	50%	33%	50%	—	25%	17%	22%	16%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	20%	27%	20%	25%	33%	—	33%	25%	50%	33%	28%

TABLE 79

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	49	33	22	29	15	6	154
NO ANSWER; DON'T KNOW	1	1	2	1	—	1	6
TOTAL ANSWERING	48 100%	32 100%	20 100%	28 100%	15 100%	5 100%	148 100%
WHO ADMINISTERS PROGRAM							
USE RELOCATION SERVICE COMPANY	33%	47%	40%	39%	73%	40%	43%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	13%	13%	15%	21%	7%	—	14%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	19%	9%	30%	14%	7%	20%	16%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	35%	31%	15%	25%	13%	40%	28%

TABLE 80

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	13 100%	23 100%	12 100%	9 100%	45 100%	38 100%	6 100%	6 100%	5 100%	15 100%	291 100%
REIMBURSED EXPENSES											
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	62%	48%	42%	56%	47%	47%	17%	50%	—	67%	50%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	23%	35%	50%	33%	31%	18%	—	17%	20%	27%	33%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	31%	43%	50%	44%	24%	37%	—	17%	20%	20%	35%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	54%	57%	58%	44%	42%	45%	17%	33%	—	40%	47%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	46%	39%	50%	33%	29%	39%	—	17%	—	27%	36%
APPRAISALS TO DETERMINE RENTAL VALUE	46%	52%	58%	33%	47%	42%	—	—	—	33%	42%
CARRYING COSTS WHEN HOME IS NOT RENTED	46%	26%	42%	44%	36%	42%	—	17%	20%	33%	40%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	15%	39%	42%	22%	27%	26%	—	—	—	20%	30%
LANDLORD/TENANT INSURANCE	15%	22%	50%	22%	18%	8%	—	—	—	13%	21%
GIVEN FLAT ALLOWANCE	—	—	—	—	—	—	—	—	—	—	—
DONE ON INDIVIDUAL BASIS	—	9%	—	11%	7%	3%	—	—	—	7%	4%
NONE OF THE ABOVE	31%	26%	25%	22%	33%	39%	67%	33%	60%	20%	31%

TABLE 80

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	14 100%	22 100%	14 100%	11 100%	9 100%	3 100%	11 100%	6 100%	7 100%	22 100%	291 100%
REIMBURSED EXPENSES											
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	64%	64%	36%	55%	78%	33%	27%	50%	86%	45%	50%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	43%	45%	29%	45%	56%	33%	36%	50%	57%	36%	33%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	50%	50%	29%	55%	44%	33%	27%	17%	57%	27%	35%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	71%	59%	36%	45%	44%	33%	36%	33%	86%	45%	47%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	57%	50%	21%	45%	33%	33%	27%	17%	71%	32%	36%
APPRAISALS TO DETERMINE RENTAL VALUE	43%	64%	14%	45%	33%	67%	36%	50%	57%	41%	42%
CARRYING COSTS WHEN HOME IS NOT RENTED	64%	64%	29%	36%	56%	33%	45%	50%	43%	41%	40%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	57%	41%	14%	36%	44%	33%	45%	33%	29%	36%	30%
LANDLORD/TENANT INSURANCE	29%	41%	7%	36%	22%	33%	27%	17%	29%	23%	21%
GIVEN FLAT ALLOWANCE	—	—	—	—	—	—	—	—	—	—	—
DONE ON INDIVIDUAL BASIS	—	5%	—	—	—	33%	9%	—	—	5%	4%
NONE OF THE ABOVE	14%	18%	50%	45%	11%	—	45%	17%	—	36%	31%

TABLE 80

EXPENSES INCURRED IN CONNECTION WITH MAINTAINING DOMESTIC HOME WHICH ARE REIMBURSED TO EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	112 100%	50 100%	43 100%	55 100%	23 100%	8 100%	291 100%
REIMBURSED EXPENSES							
PROPERTY MANAGEMENT FEES PAID TO RELOCATION FIRM, BANK OR REAL ESTATE AGENT	39%	64%	49%	49%	70%	75%	50%
DIFFERENCE BETWEEN RENTAL INCOME AND CARRYING COSTS	33%	44%	35%	22%	35%	38%	33%
LEGAL FEES FOR EVICTING TENANTS OR OTHER LEGAL COSTS	29%	40%	42%	31%	39%	50%	35%
REAL ESTATE BROKER FEES TO SECURE FIRST TENANT	36%	48%	58%	51%	65%	50%	47%
FEES TO SECURE SECOND OR SUBSEQUENT TENANTS	25%	40%	37%	40%	61%	50%	36%
APPRAISALS TO DETERMINE RENTAL VALUE	35%	44%	47%	38%	65%	63%	42%
CARRYING COSTS WHEN HOME IS NOT RENTED	32%	40%	49%	44%	52%	50%	40%
CLEANING AND PREPARATION OF HOUSE FOR OWNER'S RETURN	29%	28%	35%	25%	39%	50%	30%
LANDLORD/TENANT INSURANCE	23%	22%	19%	15%	13%	50%	21%
GIVEN FLAT ALLOWANCE	—	—	—	—	—	—	—
DONE ON INDIVIDUAL BASIS	6%	6%	2%	2%	—	—	4%
NONE OF THE ABOVE	38%	28%	28%	29%	22%	13%	31%

TABLE 81

COMPANIES HAVING GROUP MOVES IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	26	43	25	14	87	79	18	22	26	23	607
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
GROUP MOVES											
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	23%	16%	12%	36%	8%	11%	11%	14%	19%	13%	15%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	77%	84%	88%	64%	92%	89%	89%	86%	81%	87%	85%

TABLE 81
COMPANIES HAVING GROUP MOVES IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
GROUP MOVES											
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	27%	17%	17%	27%	10%	14%	9%	19%	29%	9%	15%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	73%	83%	83%	73%	90%	86%	91%	81%	71%	91%	85%

TABLE 81

COMPANIES HAVING GROUP MOVES IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1
TOTAL ANSWERING	294 100%	108 100%	73 100%	89 100%	29 100%	14 100%	607 100%
GROUP MOVES							
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	7%	16%	11%	33%	31%	50%	15%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	93%	84%	89%	67%	69%	50%	85%

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	9	13	6	2	18	32	4	7	9	10	190
TOTAL ANSWERING	17 100%	30 100%	19 100%	12 100%	70 100%	47 100%	14 100%	15 100%	17 100%	13 100%	418 100%
PERCENT WHO REFUSED TRANSFER											
NONE	47%	57%	58%	42%	40%	45%	71%	67%	35%	46%	45%
LESS THAN 5%	24%	10%	5%	—	7%	13%	14%	7%	12%	8%	12%
5% - 9%	12%	20%	5%	17%	16%	21%	7%	20%	6%	23%	15%
10% - 14%	6%	3%	16%	8%	13%	15%	—	—	18%	8%	11%
15% - 19%	—	—	5%	8%	6%	—	—	7%	—	8%	3%
20% - 29%	6%	3%	5%	17%	13%	4%	—	—	18%	—	9%
30% - 39%	—	7%	—	8%	3%	2%	7%	—	12%	—	3%
40% - 49%	6%	—	5%	—	3%	—	—	—	—	8%	2%
50% OR GREATER	—	—	—	—	—	—	—	—	—	—	—
AVERAGE PERCENT REFUSING	5.29	5.00	6.32	9.50	8.89	5.21	2.93	2.67	10.12	7.08	7.09

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	10	14	11	7	8	2	7	5	5	11	190
TOTAL ANSWERING	12 100%	27 100%	13 100%	15 100%	12 100%	5 100%	16 100%	11 100%	9 100%	44 100%	418 100%
PERCENT WHO REFUSED TRANSFER											
NONE	42%	33%	31%	53%	50%	40%	75%	36%	33%	27%	45%
LESS THAN 5%	25%	19%	15%	—	25%	20%	13%	9%	11%	14%	12%
5% - 9%	—	19%	15%	20%	—	20%	—	27%	—	18%	15%
10% - 14%	8%	7%	23%	13%	—	—	—	—	33%	20%	11%
15% - 19%	8%	4%	8%	—	—	—	6%	9%	11%	—	3%
20% - 29%	17%	7%	—	7%	17%	20%	6%	18%	11%	16%	9%
30% - 39%	—	7%	—	—	—	—	—	—	—	2%	3%
40% - 49%	—	4%	8%	7%	8%	—	—	—	—	2%	2%
50% OR GREATER	—	—	—	—	—	—	—	—	—	—	—
AVERAGE PERCENT REFUSING	6.33	9.07	7.69	7.47	7.50	7.60	2.94	7.82	8.22	9.27	7.09

TABLE 82

PERCENT OF EMPLOYEES WHO REFUSED TRANSFER FOR ANY REASON IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	59	33	26	44	17	11	190
TOTAL ANSWERING	235 100%	76 100%	47 100%	45 100%	12 100%	3 100%	418 100%
PERCENT WHO REFUSED TRANSFER							
NONE	60%	22%	36%	22%	17%	—	45%
LESS THAN 5%	5%	12%	21%	27%	58%	—	12%
5% - 9%	6%	26%	26%	22%	17%	100%	15%
10% - 14%	9%	25%	2%	9%	—	—	11%
15% - 19%	3%	3%	2%	4%	8%	—	3%
20% - 29%	9%	11%	6%	11%	—	—	9%
30% - 39%	4%	1%	2%	2%	—	—	3%
40% - 49%	3%	—	4%	2%	—	—	2%
50% OR GREATER	—	—	—	—	—	—	—
AVERAGE PERCENT REFUSING	6.77	8.11	6.77	8.31	3.92	5.33	7.09

TABLE 83

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1982 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL MOVING HOMEOWNERS	26	41	24	14	87	77	18	21	26	23	597
NO ANSWER; DON'T KNOW	4	7	3	—	9	5	—	2	—	1	52
TOTAL ANSWERING	22 100%	34 100%	21 100%	14 100%	78 100%	72 100%	18 100%	19 100%	26 100%	22 100%	545 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)											
UNDER $10,000	14%	6%	19%	21%	6%	17%	22%	5%	19%	—	10%
$10,000 - $14,999	—	6%	5%	—	9%	10%	11%	16%	27%	5%	8%
$15,000 - $19,999	—	21%	10%	7%	12%	6%	17%	5%	12%	18%	11%
$20,000 - $24,999	18%	12%	5%	14%	22%	10%	17%	21%	19%	23%	16%
$25,000 - $29,999	14%	24%	14%	29%	21%	18%	6%	21%	8%	9%	19%
$30,000 - $34,999	23%	15%	24%	7%	10%	15%	6%	32%	12%	23%	15%
$35,000 - $39,999	14%	12%	10%	—	13%	8%	11%	—	4%	5%	9%
$40,000 - $44,999	14%	6%	5%	14%	5%	8%	6%	—	—	14%	6%
$45,000 - $49,999	—	—	—	—	—	3%	—	—	—	—	2%
$50,000 OR OVER	5%	—	10%	7%	3%	6%	6%	—	—	5%	3%
AVERAGE $ COST (IN 000)	29.95	23.79	24.76	26.64	24.88	26.61	20.78	22.32	17.08	26.59	25.02

TABLE 83

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1982 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL MOVING HOMEOWNERS	21	40	24	22	20	7	22	16	13	55	597
NO ANSWER; DON'T KNOW	2	3	3	2	2	1	3	1	1	3	52
TOTAL ANSWERING	19 100%	37 100%	21 100%	20 100%	18 100%	6 100%	19 100%	15 100%	12 100%	52 100%	545 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)											
UNDER $10,000	5%	3%	—	5%	17%	33%	16%	20%	—	8%	10%
$10,000 - $14,999	11%	3%	—	—	11%	—	26%	13%	—	6%	8%
$15,000 - $19,999	5%	16%	5%	15%	6%	17%	11%	20%	17%	13%	11%
$20,000 - $24,999	16%	11%	10%	25%	17%	17%	16%	13%	—	21%	16%
$25,000 - $29,999	11%	27%	33%	20%	17%	—	11%	7%	33%	27%	19%
$30,000 - $34,999	16%	16%	24%	15%	22%	17%	5%	13%	33%	6%	15%
$35,000 - $39,999	16%	11%	10%	10%	6%	17%	5%	7%	8%	12%	9%
$40,000 - $44,999	—	3%	5%	10%	6%	—	5%	7%	8%	2%	6%
$45,000 - $49,999	11%	5%	10%	—	—	—	—	—	—	4%	2%
$50,000 OR OVER	11%	5%	5%	—	—	—	5%	—	—	2%	3%
AVERAGE $ COST (IN '000)	28.89	27.57	30.81	24.65	21.94	19.83	21.32	19.47	28.17	25.67	25.02

TABLE 83

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1982 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL MOVING HOMEOWNERS	283	109	73	89	29	14	597
NO ANSWER; DON'T KNOW	34	6	5	5	2	—	52
TOTAL ANSWERING	249 100%	103 100%	68 100%	84 100%	27 100%	14 100%	545 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)							
UNDER $10,000	14%	12%	6%	6%	7%	—	10%
$10,000 - $14,999	11%	8%	6%	5%	4%	—	8%
$15,000 - $19,999	16%	9%	9%	5%	—	7%	11%
$20,000 - $24,999	15%	17%	21%	11%	19%	14%	16%
$25,000 - $29,999	16%	23%	16%	24%	26%	14%	19%
$30,000 - $34,999	10%	15%	24%	23%	4%	36%	15%
$35,000 - $39,999	8%	11%	12%	11%	15%	—	9%
$40,000 - $44,999	5%	2%	3%	10%	11%	21%	6%
$45,000 - $49,999	1%	2%	—	4%	7%	7%	2%
$50,000 OR OVER	4%	2%	4%	4%	7%	—	3%
AVERAGE $ COST (IN 000)	22.84	24.80	26.43	28.33	29.30	30.71	25.02

TABLE 84

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	25	37	20	13	74	72	13	18	25	23	532
NO ANSWER; DON'T KNOW	13	11	9	3	28	33	5	8	8	13	198
TOTAL ANSWERING	12 100%	26 100%	11 100%	10 100%	46 100%	39 100%	8 100%	10 100%	17 100%	10 100%	334 100%
COST PER EMPLOYEE											
LESS THAN $5,000	17%	46%	73%	50%	37%	28%	38%	60%	53%	40%	42%
$5,000 - $9,999	42%	27%	9%	30%	33%	33%	38%	20%	35%	30%	28%
$10,000 - $14,999	8%	12%	9%	20%	11%	13%	13%	10%	6%	10%	13%
$15,000 - $19,999	8%	8%	—	—	9%	8%	—	—	—	20%	7%
$20,000 - $24,999	8%	—	9%	—	4%	3%	—	—	6%	—	3%
$25,000 OR OVER	17%	8%	—	—	7%	15%	13%	10%	—	—	8%
AVERAGE $ COST (IN 000)	14.08	7.85	5.36	5.60	10.20	14.41	8.63	10.70	5.65	7.60	10.17

TABLE 84

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	20	39	24	20	16	4	16	12	13	48	532
NO ANSWER; DON'T KNOW	10	15	8	6	6	—	6	2	2	12	198
TOTAL ANSWERING	10 100%	24 100%	16 100%	14 100%	10 100%	4 100%	10 100%	10 100%	11 100%	36 100%	334 100%
COST PER EMPLOYEE											
LESS THAN $5,000	30%	50%	44%	64%	50%	75%	30%	40%	45%	31%	42%
$5,000 - $9,999	30%	29%	25%	7%	40%	25%	40%	20%	18%	19%	28%
$10,000 - $14,999	30%	—	19%	—	10%	—	20%	20%	18%	22%	13%
$15,000 - $19,999	—	4%	—	21%	—	—	—	10%	18%	14%	7%
$20,000 - $24,999	10%	4%	—	7%	—	—	—	—	—	3%	3%
$25,000 OR OVER	—	13%	13%	—	—	—	10%	10%	—	11%	8%
AVERAGE $ COST (IN 000)	7.80	11.08	8.56	6.93	5.40	3.50	8.60	10.10	7.18	17.14	10.17

TABLE 84

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	237	97	69	87	29	13	532
NO ANSWER; DON'T KNOW	99	33	26	27	9	4	198
TOTAL ANSWERING	138	64	43	60	20	9	334
	100%	100%	100%	100%	100%	100%	100%
COST PER EMPLOYEE							
LESS THAN $5,000	42%	48%	47%	40%	25%	11%	42%
$5,000 - $9,999	25%	17%	28%	38%	45%	33%	28%
$10,000 - $14,999	14%	17%	14%	7%	5%	11%	13%
$15,000 - $19,999	7%	3%	2%	8%	15%	33%	7%
$20,000 - $24,999	4%	2%	2%	—	5%	11%	3%
$25,000 OR OVER	7%	13%	7%	7%	5%	—	8%
AVERAGE $ COST (IN 000)	9.47	13.73	9.84	8.27	9.65	10.89	10.17

TABLE 85

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	1	1	—	—	2	2	—	1	—	—	12
TOTAL ANSWERING	25 100%	42 100%	25 100%	14 100%	86 100%	77 100%	18 100%	21 100%	26 100%	23 100%	596 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY											
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	12%	12%	16%	21%	20%	17%	11%	5%	15%	30%	17%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	88%	88%	84%	79%	80%	83%	89%	95%	85%	70%	83%

TABLE 85

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	2	—	2	—	—	—	—	—	1	12
TOTAL ANSWERING	22 100%	39 100%	24 100%	20 100%	20 100%	7 100%	23 100%	16 100%	14 100%	54 100%	596 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY											
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	23%	15%	8%	45%	—	14%	17%	6%	14%	19%	17%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	77%	85%	92%	55%	100%	86%	83%	94%	86%	81%	83%

TABLE 85

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	7	2	—	1	1	1	12
TOTAL ANSWERING	287 100%	107 100%	73 100%	88 100%	28 100%	13 100%	596 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY							
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	16%	15%	21%	13%	21%	31%	17%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	84%	85%	79%	88%	79%	69%	83%

TABLE 86

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	3	2	3	1	7	9	1	1	1	—	32
TOTAL ANSWERING	23 100%	41 100%	22 100%	13 100%	81 100%	70 100%	17 100%	21 100%	25 100%	23 100%	576 100%
OFFERS TO MOVE EMPLOYEE AGAIN											
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	4%	12%	—	8%	17%	13%	6%	5%	4%	13%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	96%	88%	100%	92%	83%	87%	94%	95%	96%	87%	88%

TABLE 86

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	1	—	—	1	32
TOTAL ANSWERING	21 100%	41 100%	24 100%	22 100%	19 100%	7 100%	22 100%	16 100%	14 100%	54 100%	576 100%
OFFERS TO MOVE EMPLOYEE AGAIN											
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	19%	22%	13%	5%	11%	14%	14%	13%	—	17%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	81%	78%	88%	95%	89%	86%	86%	88%	100%	83%	88%

TABLE 86

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	21	8	2	1	—	—	32
TOTAL ANSWERING	273	101	71	88	29	14	576
	100%	100%	100%	100%	100%	100%	100%
OFFERS TO MOVE EMPLOYEE AGAIN							
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	13%	13%	15%	9%	7%	7%	12%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	87%	87%	85%	91%	93%	93%	88%

TABLE 87

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	2	—	—	—	—	4
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	77 100%	18 100%	22 100%	26 100%	23 100%	604 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES											
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	—	5%	4%	—	6%	5%	6%	—	12%	9%	5%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	4%	9%	8%	—	8%	10%	6%	9%	12%	13%	9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	96%	86%	88%	100%	86%	84%	89%	91%	77%	78%	86%

TABLE 87

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	—	1	—	4
TOTAL ANSWERING	21 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	13 100%	55 100%	604 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES											
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	10%	10%	17%	5%	—	—	4%	—	—	—	5%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	10%	15%	4%	9%	5%	—	9%	6%	—	16%	9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	81%	76%	79%	86%	95%	100%	87%	94%	100%	84%	86%

TABLE 87

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	1	1	—	1	—	4
TOTAL ANSWERING	293	108	72	89	28	14	604
	100%	100%	100%	100%	100%	100%	100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES							
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	5%	6%	3%	6%	4%	—	5%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	9%	7%	11%	10%	4%	14%	9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	85%	87%	86%	84%	93%	86%	86%

TABLE 88

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	—	—	—	2
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	78 100%	18 100%	22 100%	26 100%	23 100%	606 100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	38%	26%	32%	21%	23%	26%	28%	32%	35%	22%	24%
HAVE NOT MADE CHANGES	62%	74%	68%	79%	77%	74%	72%	68%	65%	78%	76%

TABLE 88

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	2
TOTAL ANSWERING	22	41	24	22	20	7	23	16	14	54	606
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	32%	10%	29%	18%	5%	14%	4%	25%	14%	30%	24%
HAVE NOT MADE CHANGES	68%	90%	71%	82%	95%	86%	96%	75%	86%	70%	76%

TABLE 88

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER; DON'T KNOW	1	—	1	—	—	—	2
TOTAL ANSWERING	293 100%	109 100%	72 100%	89 100%	29 100%	14 100%	606 100%
FIRMS MAKING CHANGES							
HAVE MADE CHANGES	18%	28%	25%	27%	59%	21%	24%
HAVE NOT MADE CHANGES	82%	72%	75%	73%	41%	79%	76%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO MADE CHANGES	10	11	8	3	20	20	5	7	9	5	145
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	1	—	1
TOTAL ANSWERING	10 100%	11 100%	8 100%	3 100%	20 100%	20 100%	5 100%	7 100%	8 89%	5 100%	144 99%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	9%	—	—	—	5%	—	—	13%	—	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	10%	—	—	—	—	5%	—	14%	13%	—	4%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	10%	9%	25%	—	45%	25%	—	29%	13%	20%	24%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	10%	9%	—	—	5%	10%	—	—	—	20%	8%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	5%	—	—	13%	—	1%
DEVELOPED OR INCREASED EQUITY LOANS	—	9%	—	—	—	5%	—	—	13%	20%	3%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	20%	18%	50%	33%	30%	25%	40%	14%	38%	20%	30%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	—	—	13%	—	—	10%	—	—	—	—	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	—	—	—	—	—	5%	—	14%	13%	—	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	—	9%	—	—	10%	5%	20%	—	—	20%	6%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	—	9%	—	—	—	—	20%	—	—	20%	3%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	—	—	—	—	—	5%	40%	—	—	—	4%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	10%	18%	13%	—	—	15%	20%	—	13%	60%	14%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	—	—	13%	—	10%	15%	—	—	—	—	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	20%	—	13%	33%	5%	25%	—	29%	—	40%	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	—	—	—	5%	5%	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	—	—	—	—	—	—	—	—	—	1%
MORE LIBERAL POLICY (UNSPECIFIED)	—	—	—	—	5%	—	—	—	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	18%	13%	—	—	—	—	—	13%	—	4%
HAVE A MORE LIMITED POLICY	10%	27%	13%	—	10%	5%	20%	14%	13%	—	9%
WROTE A FORMAL POLICY	20%	9%	—	—	—	—	—	14%	—	—	3%
OTHER CHANGES	—	36%	13%	33%	5%	—	20%	—	13%	20%	8%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO MADE CHANGES	7	4	7	4	1	1	1	4	2	16	145
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	7 100%	4 100%	7 100%	4 100%	1 100%	1 100%	1 100%	4 100%	2 100%	16 100%	144 99%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	25%	—	—	—	—	—	—	—	6%	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	14%	—	—	—	—	—	—	—	50%	—	4%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	14%	25%	43%	25%	—	—	100%	50%	—	19%	24%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	—	25%	14%	—	—	100%	—	—	50%	6%	8%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPED OR INCREASED EQUITY LOANS	—	—	—	—	—	—	—	—	—	6%	3%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	29%	—	14%	25%	—	—	—	50%	50%	56%	30%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	14%	—	—	—	—	—	—	—	—	—	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	—	—	14%	—	—	100%	—	25%	—	19%	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	14%	—	—	—	—	—	—	—	—	6%	6%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	14%	—	—	—	—	—	—	—	—	6%	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	29%	—	—	—	—	—	—	—	—	6%	4%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS- METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO- MOTIVE	ALL OTHER	TOTAL
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	—	25%	14%	25%	100%	100%	—	—	—	19%	14%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	14%	—	—	—	100%	—	—	—	—	—	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	—	—	—	—	—	—	25%	—	—	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	—	14%	—	—	100%	—	—	—	—	1%
MORE LIBERAL POLICY (UNSPECIFIED)	14%	—	—	25%	—	—	—	—	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	14%	—	—	—	—	—	—	—	—	6%	4%
HAVE A MORE LIMITED POLICY	—	—	14%	—	—	—	—	—	—	6%	9%
WROTE A FORMAL POLICY	—	—	—	—	—	—	—	—	—	—	3%
OTHER CHANGES	14%	—	—	—	—	—	—	—	—	6%	8%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO MADE CHANGES	52	31	18	24	17	3	145
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	52 100%	31 100%	18 100%	23 96%	17 100%	3 100%	144 99%
CHANGES							
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	6%	3%	—	—	6%	—	3%
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	2%	3%	6%	9%	6%	—	4%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	21%	32%	17%	26%	12%	67%	24%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	8%	6%	—	9%	18%	—	8%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	6%	—	—	—	—	1%
DEVELOPED OR INCREASED EQUITY LOANS	6%	6%	—	—	—	—	3%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	37%	32%	22%	17%	24%	67%	30%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	—	3%	—	9%	6%	—	3%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	2%	13%	—	9%	6%	33%	6%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	10%	3%	6%	—	6%	—	6%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	6%	3%	6%	—	—	—	3%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	2%	3%	6%	4%	12%	—	4%

TABLE 89

CHANGES MADE TO POLICY IN 1982

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	10%	10%	17%	22%	24%	—	14%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	6%	6%	6%	—	12%	—	6%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	4%	6%	28%	9%	24%	—	10%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	4%	—	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	—	6%	—	6%	—	1%
MORE LIBERAL POLICY (UNSPECIFIED)	2%	3%	—	4%	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	10%	3%	—	—	—	—	4%
HAVE A MORE LIMITED POLICY	8%	13%	11%	9%	6%	—	9%
WROTE A FORMAL POLICY	8%	—	—	—	—	—	3%
OTHER CHANGES	8%	6%	6%	13%	6%	33%	8%

TABLE 90

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	26	43	25	14	88	79	18	22	26	23	608
NO ANSWER	—	—	—	—	—	1	—	—	—	—	1
TOTAL ANSWERING	26 100%	43 100%	25 100%	14 100%	88 100%	78 100%	18 100%	22 100%	26 100%	23 100%	607 100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	15%	21%	20%	21%	14%	22%	11%	27%	31%	35%	21%
DO NOT ANTICIPATE MAKING CHANGES	85%	74%	80%	71%	83%	71%	83%	68%	65%	65%	75%
DON'T KNOW	—	5%	—	7%	3%	8%	6%	5%	4%	—	4%

TABLE 90

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	22	41	24	22	20	7	23	16	14	55	608
NO ANSWER	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	22 100%	41 100%	24 100%	22 100%	20 100%	7 100%	23 100%	16 100%	14 100%	55 100%	607 100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	18%	29%	42%	32%	15%	14%	13%	—	14%	25%	21%
DO NOT ANTICIPATE MAKING CHANGES	73%	63%	58%	68%	80%	86%	87%	100%	86%	73%	75%
DON'T KNOW	9%	7%	—	—	5%	—	—	—	—	2%	4%

TABLE 90

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	294	109	73	89	29	14	608
NO ANSWER	—	—	—	1	—	—	1
TOTAL ANSWERING	294 100%	109 100%	73 100%	88 100%	29 100%	14 100%	607 100%
FIRMS ANTICIPATING CHANGES							
DO ANTICIPATE MAKING CHANGES	18%	27%	21%	28%	21%	21%	21%
DO NOT ANTICIPATE MAKING CHANGES	80%	69%	74%	68%	76%	64%	75%
DON'T KNOW	2%	5%	5%	3%	3%	14%	4%

TABLE 91

ANTICIPATED CHANGES TO POLICY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL ANTICIPATING CHANGES	4	9	5	3	12	17	2	6	8	8	130
NO ANSWER; DON'T KNOW	—	—	—	—	2	1	—	1	—	1	8
TOTAL ANSWERING	4 100%	9 100%	5 100%	3 100%	10 83%	16 94%	2 100%	5 83%	8 100%	7 88%	122 94%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	6%	—	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	—	—	—	—	—	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	25%	—	—	—	10%	—	50%	—	25%	14%	9%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	—	11%	—	—	—	6%	—	20%	—	—	7%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	10%	—	50%	—	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	—	—	—	—	—	6%	—	—	—	14%	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	75%	22%	—	33%	40%	19%	50%	60%	25%	29%	25%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	—	—	—	33%	10%	13%	—	—	—	—	3%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	—	—	—	—	10%	6%	—	20%	25%	—	5%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	6%	—	—	—	—	1%

TABLE 91

ANTICIPATED CHANGES TO POLICY

	INDUSTRY										
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	—	—	—	—	10%	—	—	—	—	—	2%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	—	11%	—	—	—	13%	50%	—	13%	—	7%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	—	11%	—	—	10%	6%	—	—	—	—	5%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	25%	—	20%	—	10%	6%	—	—	13%	—	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMNT PROGRAM	—	11%	20%	—	—	—	—	20%	—	—	3%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	22%	20%	—	—	—	—	20%	—	—	6%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	11%	—	—	—	6%	—	—	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	—	—	—	—	20%	—	—	—	—	—	3%
DECREASING OUR ASSISTANCE	—	—	20%	67%	10%	19%	—	—	25%	—	11%
ALL OTHER CHANGES	—	22%	—	—	—	19%	—	20%	13%	14%	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	—	11%	20%	—	—	6%	—	20%	—	29%	11%
DON'T KNOW YET	—	—	20%	—	—	13%	—	—	—	14%	9%

TABLE 91
ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COSMETICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTOMOTIVE	ALL OTHER	TOTAL
TOTAL ANTICIPATING CHANGES	4	12	10	7	3	1	3	—	2	14	130
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	1	1	8
TOTAL ANSWERING	4	12	10	7	3	1	2	—	1	13	122
	100%	100%	100%	100%	100%	100%	67%	—	50%	93%	94%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	25%	—	—	14%	—	—	—	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	—	—	—	—	15%	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	—	—	10%	29%	—	—	—	—	—	15%	9%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	25%	—	30%	—	33%	—	—	—	—	8%	7%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	—	8%	—	—	—	—	—	—	100%	—	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	—	25%	30%	14%	—	—	—	—	100%	15%	25%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	—	—	—	—	—	—	—	—	—	—	3%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	—	—	—	—	—	—	—	—	—	8%	5%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	—	8%	—	—	—	—	—	—	—	—	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	—	—	10%	—	—	—	—	—	—	—	2%

TABLE 91

ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	—	8%	10%	—	33%	100%	—	—	—	—	7%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	—	8%	10%	—	—	—	—	—	—	8%	5%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	—	—	10%	—	33%	—	—	—	—	8%	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMNT PROGRAM	—	8%	—	—	—	—	—	—	—	—	3%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	17%	—	14%	—	—	—	—	—	—	6%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	—	—	—	—	—	—	—	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	—	—	10%	—	—	—	50%	—	—	—	3%
DECREASING OUR ASSISTANCE	—	17%	—	—	33%	—	—	—	—	8%	11%
ALL OTHER CHANGES	—	—	—	14%	—	—	—	—	—	8%	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	25%	25%	—	—	—	—	50%	—	—	23%	11%
DON'T KNOW YET	50%	8%	—	14%	—	—	—	—	—	23%	9%

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ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL ANTICIPATING CHANGES	52	29	15	25	6	3	130
NO ANSWER; DON'T KNOW	2	1	3	1	1	—	8
TOTAL ANSWERING	50 96%	28 97%	12 80%	24 96%	5 83%	3 100%	122 94%
ANTICIPATED CHANGES							
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	2%	4%	—	4%	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	2%	4%	—	—	—	—	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	12%	11%	8%	4%	—	—	9%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	6%	7%	17%	8%	—	—	7%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	2%	—	—	4%	—	—	2%
DEVELOPING OR INCREASING EQUITY LOANS	—	4%	—	13%	—	—	3%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	32%	11%	42%	25%	20%	—	25%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	4%	4%	8%	—	—	—	3%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	4%	7%	8%	4%	—	—	5%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	2%	—	—	—	—	—	1%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	4%	—	—	1%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	—	7%	—	—	—	—	2%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	8%	4%	8%	13%	—	—	7%

TABLE 91

ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1982						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	8%	—	—	8%	—	—	5%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	2%	4%	8%	17%	20%	—	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMNT PROGRAM	2%	4%	—	8%	—	—	3%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	2%	7%	—	8%	20%	33%	6%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	4%	—	4%	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	6%	4%	—	—	—	—	3%
DECREASING OUR ASSISTANCE	14%	14%	—	8%	—	—	11%
ALL OTHER CHANGES	10%	4%	8%	13%	—	—	8%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	10%	14%	17%	—	40%	33%	11%
DON'T KNOW YET	6%	14%	8%	8%	—	33%	9%